

The NATIONAL UNDERWRITER



FIRE-MARINE-CASUALTY-SURETY
Loyalty Group
INSURANCE

Western Department
120 So. LaSalle St.
Chicago 3, Illinois

Foreign Department
111 John St.
New York 7, New York

Canadian Departments
535 Homer St., Vancouver, B. C.
465 Bay St., Toronto, Ontario

Southwestern Dept.
912 Commerce St.
Dallas 2, Texas

Pacific Department
220 Bush St.
San Francisco 6, Calif.

Firemen's Insurance Company of Newark, N. J.
Organized 1833

The Girard Fire & Marine Insurance Company
Organized 1832

National-Ben Franklin Fire Insurance Company
Organized 1866

The Concordia Fire Insurance Co. of Milwaukee
Organized 1870

Milwaukee Mechanics' Insurance Company
Organized 1833

Royal Plate Glass & General Ins. Co. of Canada
Organized 1906

The Metropolitan Casualty Insurance Co. of N. Y.
Organized 1874

Commercial Casualty Insurance Company
Organized 1909

Pittsburgh Underwriters - Keystone Underwriters

HOME OFFICE • 10 PARK PLACE • NEWARK 1, NEW JERSEY

THURSDAY, AUGUST 28, 1947

PARDON ME, BUT YOUR SHIP IS SLOWING!



Accidents on water, like accidents on land, are the darndest things—no rhyme nor reason about them. But they do happen, and usually at the worst time.

As an insurance man you know this—but have you ever considered fully the premium opportunities inherent in the hazards that confront the owners of the nation's million pleasure boats?

These boat owners, for the most part, are conscious of the multiple threats of fire, storm, shipwreck, theft, collision, personal injury, and property damage. If they aren't covered with a Marine Insurance

Policy in a dependable company, *chances are it's because they haven't been contacted and asked!*

You can earn extra premiums by "covering the waterfront" in your community. You can place these risks through the Marine Office of America and know that you are providing the best Marine Insurance that money can buy. Simply fill out a brief application form—let the Marine Office, with its nearly 30 years of specialized experience in this field, do the rest.

Write us—for application forms, advice, or help—TODAY!



MARINE OFFICE of AMERICA

116 JOHN STREET

NEW YORK 7; NEW YORK

ALL CLASSES OF OCEAN AND INLAND MARINE INSURANCE

THE NATIONAL UNDERWRITER, Published weekly (with one additional issue in April) by The National Underwriter Company. Office of Publication, 175 W. Jackson Blvd., Chicago, Ill., U. S. A. 51st year, No. 35, Thursday, August 29, 1947. \$5.00 a year (Canada \$8.00). 20 cents per copy. Entered as second-class matter April 28, 1947, at the post office at Chicago, Ill., under Act of March 3, 1893.

WESTERN DEPARTMENT
Insurance Exchange Bldg.
Chicago 4, Illinois

PACIFIC DEPARTMENT
340 Pine Street
San Francisco 4, California

SOUTHERN DEPARTMENT
Canal Building
New Orleans 12, Louisiana

NORTHWESTERN DEPARTMENT
Colman Building
Seattle 4, Washington

SERVICE OFFICES

Baltimore, Maryland
Boston, Massachusetts
Cleveland, Ohio
Detroit, Michigan
Houston, Texas
Indianapolis, Indiana
Jacksonville, Florida
Los Angeles, California
Philadelphia, Pennsylvania
Pittsburgh, Pennsylvania
St. Louis, Missouri
Stockton, California
Syracuse, New York

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Assign Hunter Brown to Put Over N.A.I.A. Campaign

Florida Leader Becomes Chairman of Future Finance Committee

NEW YORK — Hunter Brown of Pensacola, Fla., has been named chairman of the important future finance committee of National Assn. of Insurance Agents, of which he is immediate past president.

The 15-man committee will serve as a policy-making body in the campaign for additional operating funds to continue and implement its expanded program of service. The committee will also serve in an advisory capacity to state associations in the raising of quotas assigned to them.

Members of the metropolitan agents committee of which Walter M. Sheldon of Chicago is chairman, will actively assist in the work of the group. Both President Guy T. Warfield and Mr. Sheldon are members of the future finance committee.

The association's growth in membership, prestige and service since 1942 may be directly attributed to the N.A.I.A. public relations program, Mr. Brown explained to his committee this week. Income from the new quota assignments will replace the public relations fund, under which the organization has been operating, in addition to its customary membership allocations, since 1943. The public relations fund was over-subscribed to a total of \$375,000 and has enabled the association, directly or indirectly, to increase its staff from 22 to 35 persons including a full-time actuary, an assistant Washington representative, an associate legal counsel, an experienced forms and rating expert to assist the technical committees in their deliberations with company boards and bureaus, and a full-time public relations director.

The quotas assigned to the state associations are based on metropolitan areas within the state, on the reasoning that the larger premium income agents are to be found in the metropolitan centers. These larger agents will be called upon primarily to support the expanded program.

Give Complete Membership

The complete future finance committee personnel and the states they will assist are: Mr. Brown, North Carolina, South Carolina, Georgia, Florida; Mr. Warfield, Maryland, District of Columbia, Delaware, Virginia, West Virginia; Morton V. White, Allentown, Pa., New York, New Jersey, Pennsylvania; Carlton I. Fisher, Providence, Maine, New Hampshire, Vermont, Massachusetts, Connecticut, Rhode Island; Herman C. Wolff, Indianapolis, Michigan, Indiana, Ohio, Kentucky.

Also: Maurice J. Hartson, New Orleans, Arkansas, Louisiana, Tennessee, Alabama, Mississippi; Mr. Sheldon, Iowa, Illinois, Missouri; Richard E.



Hunter Brown

Allyn Hopes Rate Increase Spiral Not Ahead

HARTFORD — Commissioner Allyn of Connecticut in his annual report to Gov. McConaughy commended the insurance industry as a whole for "the comparatively few disputes involving policy coverage" that reach the courts or are brought to the attention of his department.

Connecticut residents at the end of 1946, he said, held almost 3 million individual life insurance policies, not including group certificates. Almost \$75 million in premiums was collected in Connecticut on various lines of casualty and fire insurance.

Deploring the continued rise of fire losses across the nation, and the consequent rise in fire insurance premiums, the commissioner expressed his hope that the cost of insurance to the public would not be further forced up by an economic spiral.

"Fire losses country-wide continue to rise to unprecedented figures. The inflationary and increasing cost factors incident to all business are reflected in the loss figures of automobile and general casualty lines, as well as in fire insurance."

The higher loss ratios, he said, "inevitably result in higher premiums."

Mr. Allyn, in forecasting rate increase applications, said that such requests "must be carefully analyzed to determine if they are in the public interest, both as to size of premium and company ability to pay losses."

Although indicating that higher rates will be forthcoming he expressed his "sincere hope" that the cost of insurance to the public "may not be further forced up by an economic spiral."

A total of 61 Connecticut insurance companies and 476 out-of-state companies are doing business in the state, he said. Several unlicensed companies are soliciting insurance through the mails, he pointed out, adding that Connecticut citizens should not buy insurance from such companies.

Other insurance companies are constantly seeking admission to the state, Mr. Allyn reported, and many of their applications are being rejected because they do not meet "Connecticut's high standards." Contrary to general impression, he observed, Connecticut companies transact only about 33% of Connecticut business. The companies writing the largest volume of business in the life, fire and casualty fields are, in fact, all out-of-state concerns, he said.

Fund Must Cover Fair

LOUISVILLE — Under a ruling by Attorney General Dummitt, property of the Kentucky state fair must be insured in the state fund.

It appears that a \$16,000 premium is now past due on a three-year policy taken out last year. Another policy taken out last year, involving a \$10,000 premium, was paid for. Both policies will be cancelled at once.

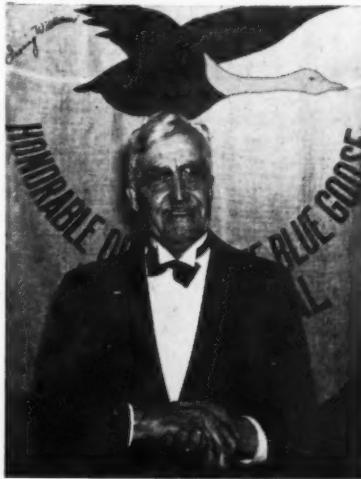
When the state fund was established several years ago to cover state institutions, it did not include the state owned state fair property here.

Stephens, Grand Island, Neb., Nebraska, Kansas; Richard H. McLarry, Dallas, Oklahoma, Texas; Arthur A. Hirman, Rochester, Minn., North Dakota, South Dakota, Minnesota, Wisconsin; Harold O. Wilber, Denver, Colorado, Utah, Wyoming; Homer H. Lipps, Lewiston, Idaho, Montana, Idaho; Fred E. Jewett, Portland, Oregon, Washington; Kenneth L. Nehring, Tucson, Arizona, New Mexico, and C. M. Putnam, Oakland, California, Nevada.

Fete Irving Williams at Half Century Mark

INDIANAPOLIS—Just 50 years to the hour from the time Irving Williams, editor of "Rough Notes" and vice-president and secretary of Rough Notes Co., first joined the company, his business associates honored him with a surprise testimonial luncheon, here. Before some 50 executives and employees who have been with Rough Notes Co. 10 years or more and 13 who have been with the company over 25 years, Mr. Williams was presented a diamond 50-year pin by Albert J. Wohlgemuth, president of Rough Notes Co.

Mr. Williams joined the company at



IRVING WILLIAMS

noon, Aug. 28, 1897, in the capacity of office boy. His capabilities were early recognized, and before long he was carrying most of the responsibility for the editing of "Rough Notes" magazine.

Although Mr. Williams early became the active editor, Dr. Henry C. Martin, founder of Rough Notes Co., carried the title until his death in 1916 at the age of 81. New management took over the company after the founder's death, but through Mr. Williams they saw a real need and a great opportunity for a new kind of insurance journal, devoted to the pressing problems of education and sales training in the local agency field.

As editor of "Rough Notes," he has seen his paper grow from less than 1,000 paid subscribers in 1917 to more than 14,000.

Long in Blue Goose Service

Active in the Indiana Blue Goose, he culminated 37 years as wielder to serve during the past year as most loyal gander, one of the very few times a member of the Fourth Estate has been elected most loyal gander.

A trustee in his church since 1902 and an elder since 1927, the great hobby of Irving Williams' life has been boys. For 45 years he has conducted a boys' Sunday school class, and it is a tradition in his church that each boy looks forward eagerly to the time when he will be old enough to join it. In 1912, he participated in the organization of the first Boy Scout troop here, and when the Indianapolis council was organized two years later, he was a charter member. He has been a member of the council and the court of honor ever since. Although his boys are scattered across the world, they never forget him. His mail brings him their progress and problems; his office is an oasis of reminiscence when they come home.

Mr. Williams is the author of numer-

Special Meeting Not Called on Term Rule Ban

N.A.I.C. Head Sees Procedure as Up to the Insurers

In response to an inquiry from THE NATIONAL UNDERWRITER regarding what if any action he was taking on the request of Commissioner Sullivan of Washington for a special meeting of National Assn. of Insurance Commissioners to consider Mr. Sullivan's proposal that fire companies confine their writings to annual business as a means of increasing market capacity, Seth B. Thompson of Oregon, president of N.A.I.C., wired:

Up to Insurers

"Discontinuing issuance of term policies as proposed by Commissioner Sullivan of Washington state appears to be procedure primarily to be determined by the insurers. Desirability of uniform state department treatment of any such determination seems to be proper subject for study by N.A.I.C. and N.A.I.C. executive committee. Consideration doubtlessly will be available promptly if occasion, therefore, develops. I have not asked the chairman of that executive committee to schedule a meeting prior to Miami and I have no information that the chairman plans calling such a meeting."

NEB. DIRECTOR'S VIEWS

Insurance Director Stone of Nebraska has released a letter he has written to Commissioner Sullivan, stating in conclusion:

"We feel that the abolition of the term rule in Nebraska would infringe on the proper province of the managers of the company; it would penalize well-managed conservative companies and their policyholders by effecting a rate raise and would substitute a fallible department judgment on an industry-wide basis for the judgment and responsibility of the managers of over two hundred and eighty individual companies."

"It goes without saying that any company which persists in writing term business to a point where its surplus is so diminished that its continued operation would be hazardous to the policyholders or the creditors or the public of this state will meet with prompt legal action instituted by this department."

ous books: "Big Wallace" was published by D. Appleton & Co., in 1914; "Joe Manning" followed in 1915 and "Bruce Wright" in 1916. "Mistah Robinson's Rememory Book," and "Coverages Applicable to Over 400 Specific Risks" head the list of his publications for the insurance business.

His insurance friends are scattered through agencies in every state and in every fire and casualty company. Many a home office selection has been made with his advice, and many agency connections through his desire to help good men come to the top in the insurance business.

In good health, still actively directing the magazine which he has built, Irving Williams starts the second half-century with the good wishes of his friends in his business, association and throughout the insurance trade.

Tackle Problem of Cover for Chicago Negro Area

A decision was reached at a three-hour Chicago gathering the other day to present to the members of Western Underwriters Assn. at their forthcoming mid-year meeting at Manchester, Vt., the problem of underwriting risks in the Chicago near south side Negro district and to enlist the cooperation of those executives in a possible remedial program.

The meeting that was held was that of a committee headed by H. A. Clark vice-president and western manager of Firemen's, together with Insurance Director Parkinson of Illinois and certain Negro leaders who have the matter much at heart. The Clark committee was created at a general gathering of fire insurance men that was called several weeks ago by Mr. Parkinson.

May Devise Inspection Plan

The plan that is being seriously considered is to arrange for a corps of inspectors. This, it is hoped, would give the underwriters a factual basis on which to operate and would result in property owners making necessary improvements and corrections in order to qualify for insurance. The availability of such a service, it is felt, would tend to induce the companies to be discriminating in their underwriting in the area rather than simply closing the door to all risks from that section as a number are said to be doing under present circumstances.

Walter L. Lowe, prominent Negro insurance broker, has been the leader in trying to improve the insurance market for that district. He is a director of Chicago Urban League and he said at the meeting with Mr. Clark the other day that this league would undertake to provide people that are well acquainted with the neighborhood to accompany the insurance inspectors. Mr. Lowe said that the chief of the Chicago fire department, the chief of police and the Chicago "Defender", Negro daily newspaper, had all agreed to cooperate to the utmost in any constructive program that is decided upon.

Absentee Owner Problem

Howard D. Gould, Negro public relations counsel, said that one of the greatest problems is due to the milking of Negro properties by absentee owners who collect high rents and make no effort to keep up the properties.

Among those at the meeting were E. A. Henne, vice-president of America Fore; Elmer Reske, manager of Cook County Inspection Bureau; V. L. Montgomery, North America; representatives of Bowers & Baldwin and Oshatz & Rattner, south side real estate offices; W. H. Rodda, representing the mutuals, and State Representative Corneal Davis, from the first district.

Mr. Clark is not a member of Western Underwriters Assn., but he is going to the Manchester meeting for this purpose and also because Oil Insurance Assn. will be holding a special meeting there and he is the president.

Hopes Pattern Will Emerge

Mr. Lowe particularly is hopeful that a solution can be worked out for Chicago that will prove to be a pattern for handling similar situations in other cities.

Some time ago Mr. Lowe outlined a suggested program in a letter to W. W. Hamilton, manager of the Chicago Board. At that time he suggested that a comprehensive study be made by the state insurance department, fire insurance companies, Chicago Board, brokers association and by at least one representative of the Negro insurance fraternity. Such a study, he suggested, might take as long as a year and in the meantime he suggested that for immediate relief each company agree to accept a minimum of \$1,500 in premiums from the area during a year with no policy

on household goods or commercial risks to exceed \$1,000 and with no policy on buildings to exceed \$1,500. He suggested that at the end of the year the experience be correlated and the data used as a basis for final recommendations. He suggested that the insurance be limited to an annual term.

Jesse White Is Returned to Office in Mississippi

Jesse L. White was nominated to succeed himself as insurance commissioner of Mississippi in the Democratic primary. He was nominated by a vote of about 4 to 1 over George Ditto of Biloxi, former school man and American Legion leader. The primary is tantamount to election.

Although the commissioner's office is



JESSE L. WHITE

elective in Mississippi, Mr. White was appointed as commissioner in 1944, to take the place left vacant by the death of John Sharp Williams, III.

Mitchell Robinson of the insurance firm of Robinson & Julianne, Jackson, was elected state senator from Hinds county.

Mich. Summer Institute Has Successful Session

LANSING, MICH. — The second summer insurance institute, sponsored by the Michigan Assn. of Insurance Agents at Clear Lake camp near Hastings, had an enrollment of 77 as compared with about 50 last year.

Of the registrants, 53 took the qualification examination for new applicants after completing the course, about 75% of them passing. Ray Des Autels, director of the Michigan department's licensing division, was in charge, assisted by Louis LaBelle, manager of the department's Detroit office. Ordinarily about 40% of applicants pass the test on first trial.

Waldo O. Hildebrand, secretary-manager Michigan association, offered prizes of \$5 for the best grade scored by an applicant and \$2.50 for each of the next highest ranking papers.

H. Thompson Stock, Detroit, director of the association's educational division, was in general charge of the institute, assisted by a competent staff of instructors, mainly company officers and field men.

It was announced that women agency personnel will be admitted to the course for the first time next year. Classes will be divided into three distinct classifications, beginners, advanced and agency personnel.

C.P.C.U. Program Is Announced

Details of the national convention of the Society of Chartered Property and Casualty Underwriters in Los Angeles and Santa Monica Sept. 3-5 have just been announced by Rees E. Roston, vice-president Pacific chapter. All of the directors of the National Society will attend and hold their annual meeting Sept. 3 at the Miramar hotel, Santa Monica, with vice-president R. F. Sommer as chairman. President A. J. Wohlreich of the National Society, because of pressing business obligations, will not be able to attend. The annual directors' banquet will be held the previous night at the Miramar.

Registration will be Wednesday afternoon at the Miramar. Entertainment and transportation of visitors will be under direction of Gene Groff, treasurer Pacific chapter, and Barton Brown. Included will be dinner in Chinatown, a radio broadcast and a night club tour. Housing for delegates and families has been taken care of by Charles McMillan. The financing and budgetary control have been under supervision of Charles Jacobs, secretary Pacific chapter.

The all-industry luncheon will be at the Biltmore Sept. 4. Robert I. McWilliams, president Pacific chapter, will be toastmaster. Dr. Harry J. Loman, dean American Institute for Property & Liability Underwriters, will bestow C.P.C.U. designations. The speaker will be James F. Crafts, president Fireman's Fund, San Francisco. Commissioner Downey is to attend.

One of the convention highlights will be seminar discussion of insurance subjects of interest to the entire industry, to be held all day Friday at the Miramar in Santa Monica under direction of E. L. Werner, director National Society and president Insurer's Service Corp., St. Louis.

Wives of delegates will be given a tour of shopping centers along Wilshire boulevard Thursday morning before the all-industry luncheon by Mmes. Gene Groff and Barton Brown, and other entertainment will include ocean swimming Friday afternoon at Del Mar Beach Club.

The Pacific chapter will be host at a cocktail party Friday evening at the Miramar, which will precede the annual convention banquet. Dancing will follow.

Tenn. State Agent Resigns

Hanover announces the resignation of Richard H. Cowan, Tennessee state agent. Mr. Cowan is returning to his native state of Oklahoma, where he will continue in the insurance business. His plans will be announced later. Announcement of Mr. Cowan's successor in Tennessee will be made within a short time.

Promote H. L. Kennicott, Jr.

H. L. Kennicott, Jr., has been appointed to handle organization personnel research work for the Kemper companies. He was formerly assistant director of the educational department and handled many of the details of Lumbermens Mutual Casualty and American Motorists insurance institute for agents.

Prior to his service as a civilian electronic technician for the navy during the war, Mr. Kennicott worked with the Kemper organization as a safety engineer and underwriter. He is a graduate of University of Chicago.

Mahoney Committee Busy

The Mahoney committee of the New York legislature appointed at the last session to study New York insurance laws in the light of public law 15 is now functioning and is expected to start hearings within the next month or so at Albany. Gilbert Pedersen, Buffalo attorney, committee counsel, is spending some time in the New York City branch of the New York department.

Inject Mutual Issue into "Co-op" Probe

WASHINGTON—With a number of insurance industry representatives urging investigation of cooperative organizations by the House small business committee and Rep. Patman, Texas, former committee chairman, contending that if "co-ops" are investigated, mutual insurance companies should likewise be investigated, Rep. Ploeser, present committee chairman, said mutuals would be studied. If they affect small business, Mr. Ploeser added, the committee may investigate them.

Patman compared mutuals and "co-ops" with relation to tax exemption, in connection with his demand.

Many Telegrams Received

Among signers of telegrams received by Rep. Ploeser from insurance people urging "co-op" investigation in the interest of tax equality and fair competition, etc., are: S. G. Thompson, president Louisville Board; S. A. Tomlinson, Mississippi Coast Underwriters Assn., Gulfport; A. L. Booth, insurance department Webster Groves Trust Co., Webster Groves, Mo.; B. L. Roberts, insurance agency, Canton, Miss.; Dallas Insurance Assn.; George Blomgren, secretary Minnesota Assn. of Insurance Agents; W. R. McGruder, secretary Alabama Assn. of Insurance Agents; Robert Barksdale, president Jackson Assn. of Insurance Agents, Jackson, Miss.; Clant M. Seay, manager Mississippi Assn. of Insurance Agents; High's Insurance Agency, Tupelo, Miss.; Julius G. Berry, Tupelo agency; David J. Brewer, Barry & Brewer, Greenwood, Miss.; Evan H. Browne, president Kansas City (Kan.) Assn. Insurance Agents.

Mutual Commerce Casualty Pulls in Its Horns

KANSAS CITY—Directors of Mutual Commerce Casualty this week adopted a plan of restrictive underwriting and in view of the large volume of business that the company has been called upon to absorb they decided to discontinue accepting new lines. President William D. Jackson having resigned, Robert W. Worth was elected executive vice-president. He has been in the accounting department of Employers Mutual Liability at New York and previously was with Lumbermen's Mutual Casualty.

Mutual Commerce so far this year has written premiums of \$400,000.

General Agents Confer During N.A.I.A. Meeting

A meeting of the executive committee of American Assn. of Insurance General Agents will be held Oct. 13-15 in the headquarters which will be maintained in Chalfonte-Haddon Hall, Atlantic City, at the time of the annual meeting of National Assn. of Insurance Agents.

Chairman of the executive committee is Stuart H. Richardson, president of F. F. Richardson, Inc., New York.

Report Large Iowa Losses

Fires caused two heavy losses when the Dwarfies Food Products Co. plant at Council Bluffs, Ia., and the soybean plant of the Boone Valley Co-operative Assn. at Eagle Grove, Ia., were both destroyed.

The two-story plant of the breakfast food product company at Council Bluffs was valued at \$100,000 with another \$100,000 of powdered eggs being processed under a sub-contract also a total loss. Plant officials said most of the loss was covered by insurance.

The soybean plant at Eagle Grove was valued at \$150,000 while the loss on beans and oils in the fire was also placed at another \$150,000. This loss was also largely covered by insurance. The soybean fire was believed started from spontaneous combustion.

Prepare the Rice Fields at Miami Beach

The committee in charge of arrangements for the Blue Goose grand nest meeting at Miami Beach Oct. 7-9 has gotten out a folder giving as much information as it is possible to give on the plans at this time. It was emphasized that reservations should be made directly with the hotel which is Roney Plaza. The hotel will be open for Blue Goose members the night of Oct. 5, but no meals will be served there until the morning of Oct. 6. The hotel will be kept open to Blue Goose members through either Oct. 10 or 11.

On Monday Oct. 6 there will be an officers meeting and an informal get together gathering for early arrivals.

On the afternoon of Oct. 6, there will be the international golf match at Bay Shore course and boat rides for those who desire that recreation. That evening the southern ponds will be host at a cocktail party.

Opening Session Oct. 8

The morning of Oct. 8 the opening session of the convention will be held and it is emphasized that the ladies are welcome. Model initiation will be staged and Most Loyal Grand Gander George E. Edmondson of Tampa will give his report. There will be a business session that afternoon and a buffet supper in the hotel patio that evening followed by an aquatic show in the Roney Plaza pool. A sight seeing trip has been arranged for the ladies that morning and luncheon at the La Gorce Country Club.

On Oct. 9, there will be a business session in the morning and memorial service in the afternoon. The good fellowship banquet is scheduled for that night followed by dancing.

Four hundred tickets have been reserved for the University of Miami-Texas Christian football game the night of Oct. 10 for those that desire to stay over.

F. Ray McIntyre, Box 3277, Tampa, is general chairman.

What Makes Insurance Woman Valuable

The Insurance Women of San Antonio heard W. E. Atkins, Bennett & Atkins agency; C. E. Nichols, Nichols Adjustment Service, and S. A. Dunn, farm special agent of Hartford Fire, discuss the qualities which make the woman in the office valuable to the agent, the field man and the company.

Mr. Atkins said the assured frequently has contact only with the women in the office and forms his impression of the agency and its service through the treatment given him by the woman who answers him on the telephone or greets him when he calls at the office.

When a loss is reported by an assured, he urged that the girl get complete and detailed information, so that the claim may be settled with the minimum of opportunity for misunderstanding, and that good will may be built through prompt treatment of claims.

Mr. Nichols stressed the importance of accurate information on personal injury claims.

Mr. Dunn stressed the value of farm business to the companies, indicating that a minimum of claims comes from farmers, who work hard all day and when they do suffer a loss should be treated with the utmost courtesy.

Insurers Ask Lower and Simplified Taxes in La.

A number of insurance representatives appeared at the hearing conducted the other day at Baton Rouge by the Louisiana revenue code commission that ex-

pects to submit a voluminous report next May to the legislature on the tax structure of the state. The hearing at Baton Rouge dealt exclusively with insurance. The main spokesmen were E. J. McGivney, vice-president and general counsel of Pan-American Life; John V. Bloos of Life Insurance Assn. of America, and E. M. Griggs, National Board of Fire Underwriters associate general counsel, Chicago.

The insurance spokesmen all complained that the taxes are too high in Louisiana. Mr. Griggs pointed out the great variety of taxes to which the fire companies especially are liable, besides

the premium tax, these including the fire marshal tax, tax for support of the fire and inland marine rating commission, and the municipal taxes. The fire companies, however, are the only ones that surcharge the premiums to take care of municipal taxes.

Griggs Suggests Single Tax

Mr. Griggs said that percentage taxes on fire insurance companies range from 4 1/2% for the largest companies to 9% for the smallest. He suggested that a single tax be provided for in lieu of all other taxes and then it would be up to the state to divide this revenue as it

saw fit. This would relieve the companies of much record keeping and calculations.

The revenue code commission was created in 1944 and it is said that its report will run about 900 pages.

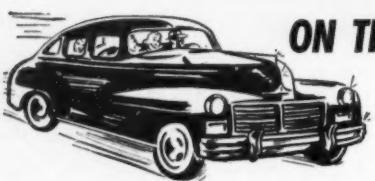
R. G. Hillman, senior partner in Hillman & Hillman, Los Angeles, and his wife celebrate their 60th wedding anniversary Aug. 28. He established the agency in 1904 after having been associated with Hartford Steam Boiler as chief inspector since 1890. Associated with him are his son, R. H. Hillman, and grandson, R. G. Hillman.

On October 8, 1871, Mrs. O'Leary's cow kicked over a lantern that started the great Chicago conflagration and incidentally inspired the establishment of the Western Department of Fireman's Fund Insurance Company. Then only 8 years old, Fireman's Fund demonstrated its Strength, Permanence and Stability by promptly paying over half a million dollars in claims, an amount that even exceeded its capital. With losses so severe that 149 insurance companies failed, were suspended or withdrew to their home states, the Fireman's Fund



achievement stood out like a beacon light. A testimonial containing 144 signatures was presented to the Company by business firms in appreciation of Fireman's Fund paying all its losses in full. Fireman's Fund responded by opening its Western Department in Chicago on July 1, 1872, a Department founded on faith in the face of ruin and destruction. With that faith more than vindicated through the years, Fireman's Fund salutes its Western Department on the occasion of its 75th Anniversary.

DEPENDABLE INSURANCE SINCE 1863

SUMMER TRAVEL**ON THE HIGHWAY,****AT THE SEASHORE,****IN THE MOUNTAINS,****OR CROSS COUNTRY,****-WILL SURPASS ALL RECORDS THIS YEAR!**

Have you told your clients of the advantages of a **CAMDEN** personal property floater



The Camden Fire
Insurance Association

CAMDEN, N. J.

A Company is Known
by the
Agents It KEEPS

NOW IN OUR SECOND CENTURY OF SERVICE



"Not enough" - we hear it all too often these days. That's why we continue to urge adequate insurance to protect the property owner.

THE CHARTER OAK FIRE INSURANCE COMPANYCountry-Wide Insurance Analysis
and Claim Service

Hartford, Connecticut

ONE OF THE TRAVELERS COMPANIES

**Pick Iowa Manager
Before Convention;
Two New Speakers**

DES MOINES—At a meeting preceding the convention of the Iowa Assn. of Insurance Agents here Sept. 9-11, the executive committee is expected to select a secretary-manager. The members at a special meeting earlier this year approved the secretary-manager plan.

In addition to speakers already announced Walter M. Sheldon, Chicago, chairman metropolitan agents committee of N.A.I.A., will speak the morning of Sept. 10, followed by an open forum for agents.

Roger Kenney, insurance editor "United States Investor," will speak Sept. 11 on "Fire Insurance Capacity and Underwriter Problems Today."

**Ask Many Insurance Men
to Ammonium Nitrate Meet**

Among the insurance men invited to the meeting called for Sept. 8 by Maj. Gen. Philip B. Fleming at Washington to study methods of reducing fire hazards due to ammonium nitrate combustion aboard ship are C. N. Comegys, manager of Oil Association, Chicago; John V. Grimaldi, Assn. of Casualty & Surety Companies; Holgar J. Johnson, Institute of Life Insurance; W. E. Mallalieu, National Board; W. Irving Clipp, Atlantic Mutual; H. N. Pye, Southeastern Underwriters Assn.; Alva H. Small, Underwriters Laboratories; Myron Shell, Hartford Accident; J. C. Stennett, American Mutual Alliance; Norman Thompson, Factory Mutual Research Corp.; F. A. Trash, Oil Association; C. W. Wheclock, Maryland Fire Underwriters Rating Bureau, and J. K. Hooker, Automobile of Hartford.

Also: A. Sidney Briggs, Fire Prevention & Engineering Bureau of Texas; W. G. Henderson, Travelers; J. Donald Lodge, Railroad Insurance Assn.; Capt. Harry J. Parker, American Institute of Marine Underwriters.

Robertson at Seattle

R. R. Robertson, manager of the metropolitan department of Northern Assurance in San Francisco, who was located in Seattle prior to war service, is in temporary charge of the Seattle service office pending appointment of a new special agent. The Seattle office is being reorganized.

NEW YORK**HOME OFFERS ANNUAL REVIEW**

Home will conduct its review class for brokers and agents on the evening of Sept. 4, at Hotel Governor Clinton. Problems presented in previous state examinations will be discussed. This is the ninth year Home has conducted the review. Average attendance is about 200. Brokers, agents, and other interested persons are invited to attend.

WORD FROM LEGIONNAIRES

The holding of the American Legion convention in New York City put something of a strain on home and New York offices of various companies, particularly the agency departments, as delegates to the convention who are in the insurance business in their home communities wrote for assistance of one kind or another. Generally, their requests were for hotel rooms, tickets to the more popular shows or other kinds of entertainment, and the like. However, one man asked the agency department of a company if they didn't know where he could get a new automobile. There were also requests for suits and white shirts, which are not too hard to fill these days.

**Spanish Insurance Pool
May Lose Several Million**

Though news reports to date do not indicate the cause or the quantity of losses resulting from the explosion at Cadiz, Spain, last week, preliminary reports indicate that the Spanish insurance pool may suffer a loss of several million dollars. The Spanish government held an international insurance conference on catastrophes, in July, in an attempt to set up an international insurance pool to cover catastrophe risks like this. It was but two weeks after that the disaster killed an unofficially estimated total of 250 and injured more than 1,000 persons.

Several Americans were present at the conference which decided to organize an international study of catastrophes in an effort to determine premiums for, and establish a pool to cover these risks.

The blast was apparently caused when a gas engine explosion set a fire which spread to a torpedo plant and blew up 500 mines. Two shipyards and many ships were destroyed with an estimated loss of \$10 million. A factory, hospital, and an orphanage collapsed after the blast as did many homes and buildings in the town. It is still too early to determine whether the government or private enterprise suffered the greatest loss as a result of the disaster.

Brown on Fire Board

Arthur M. Brown, Jr., of Edward Brown & Sons, San Francisco, has been appointed a member of the board of fire commissioners. There are now two insurance men on the board of three—the other being John F. Fixa, general agent of Manhattan Life.

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Insurance Agency operating from Florida West Coast wants man capable of handling both casualty and fire insurance. Must have ability to write sales letters. This agency has customers in every state in Union and is the only exclusive agency of its type in existence. Replies must contain information and will be confidential.

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Addison Fowler Takes High Post in Leonhart & Co.

BALTIMORE—Leonhart & Co. announces that F. Addison Fowler has been elected vice-president and will assume full responsibility for the management of the Baltimore general agency and brokerage business.

W. Harold Leonhart will devote his full time to the reinsurance, safety engineering and claims adjustment activities and J. Wilson Mainster who has been elected assistant to the president will direct the activities of the facultative reinsurance department.

Mr. Fowler is a native of Baltimore and started in the business 30 years ago as an office boy with the W. T. Shackleford & Co. agency. After eight years he went with West Virginia Fire Underwriters Assn. at Charleston. Returning to Baltimore in 1926 he went with the old Central Fire where he served in various capacities, which included the organization of its automobile department in 1929. He was elected assistant secretary of Central in 1937 which position he held until the merger of that company with Philadelphia Fire & Marine. In March, 1946, he became chief of the rating bureau of the Maryland insurance department. The rating bureau was organized by Mr. Fowler and administers the fire and casualty rate regulatory laws passed by the 1945 Maryland legislature.

He is a past president of Insurance Society of Baltimore and a past president and one of the organizers of Binder Club of Baltimore.

Mr. Fowler has lectured before classes of Insurance Society of Baltimore, Insurance Women of Maryland, Johns Hopkins University, and Loyola College (C.P.C.U. course). He holds final certificates from Insurance Institute of America in the fire, casualty and surety branches.

He is vice-president of Neighborhood Library Group.

New Committee Studies Independent Adjusters

SAN FRANCISCO—All independent adjusters in the Pacific Coast territory are being requested to fill in questionnaires giving their background, experience and types of losses handled by a newly formed Fire Insurers Loss Adjustment Committee of which Ward S. Jackson, manager Crum & Forster, is chairman and Frank White, Fireman's Fund, is vice-chairman.

In a letter announcing formation of the committee, Mr. Jackson pointed out that many newcomers have entered the independent adjusting field and have been soliciting losses direct from producers. The first the companies know about the loss in such instances is when they receive a proof of loss. Many of these newcomers are unknown to the companies.

Information thus collected will be made available to all companies—including the majority of the stock and mutual companies operating in the territory, Mr. Jackson said. "The program we have in mind is not in any way inspired by the General Adjustment Bureau. It is neither pro-bureau nor anti-bureau. The fire insurers are simply determined to develop a file on the numerous newcomers to the adjustment field, and all gentlemen seeking to adjust losses for the committee members will be invited to place themselves on record with the committee."

Brokers and Agents Meet with Warfield and French

SAN FRANCISCO—Closer working relations between the National Assn. of Insurance Brokers and National Assn. of Insurance Agents were indicated at a luncheon meeting here at which Guy

T. Warfield, president N.A.I.A., and W. Shepard French, president N.A.I.B., got together with several leading California brokers and discussed topics of mutual interest to agents and brokers, including return commissions and short

rate tables.

Participating were Fred A. Hohwiesner, past president N.A.I.B.; R. L. Rowley, Andrew Lynch and H. M. Hansen of the Society of Insurance Brokers, and P. Simi and Jos. Miller, Insurance

Brokers Exchange of California. Mr. Hohwiesner and others also attended as broker representatives of the Associated Insurance Producers of California.

Roy E. Stroup, *Shelby, O.*, has taken in Allen M. Harman as a partner.

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Reinstate Home Inspections, Percy Bugbee Implores

NEW YORK—American carelessness with fire was blamed for a good part of the U. S. housing shortage by Percy Bugbee, general manager of National Fire Protection Assn. in addressing the conference of International Assn. of Fire Chiefs here. He warned that we are burning more houses than we are building, and made a strong plea for conservation of present housing from preventable fire.

Mr. Bugbee predicted 1947 will see a

record-breaking fire loss of about \$700 million. "Preventable fire has increased 300% since 1937, and more than half of the 600,000 U. S. buildings that annually are a prey to fire are badly needed homes. According to National Assn. of Real Estate Boards we need 1½ million dwelling units just to take the edge off the present acute housing shortage, yet needless fire steals nearly half a million badly needed homes from the public yearly."

Mr. Bugbee declared that nine out of 10 dwelling fires are preventable and blamed the large number of home fires on post-war cancellations of fire department dwelling inspections.

"Homes lead the U. S. fire casualty list and most of the approximately 11,000 Americans that annually perish in flames die in their own homes. Prior to the war several hundred cities had established programs of simple inspections of all homes in the community by person-

nel of the fire department." In accusing U. S. communities of being "penny-wise and pound-foolish," Mr. Bugbee said that discontinuance of fire department dwelling inspections because of lack of funds is false economy.

He said that the value of such inspections had been dramatically proven before the war and that "dwelling fires in many localities were cut in half" by this activity. Mr. Bugbee cited Providence as a typical example of the worth of dwelling fire inspections, stating that dwelling fires were cut in that city from 610 in 1926 before inspection, to 228 in 1939 after inspections were instituted.

"We must inspect—detect—correct," Bugbee declared, "if we are to halt the skyrocketing fire loss which is threatening the safety of us all. Firemen are trained to spot hazards which might not be apparent to a layman." He said the dwelling fire hazard is currently intensified by overcrowding and "doubling up" at present limited housing facilities, as he urged the chiefs to revive dwelling inspections immediately.

War on Careless Smoking

Mr. Bugbee also urged fire chiefs to declare war on careless smoking, which he labeled as U. S. fire hazard No. 1, when he said:

"At President Truman's fire prevention conference, I expressed the thought that the leading cigarette manufacturers had a natural responsibility and obligation to educate smokers in careful habits. The cigarette companies spend large sums of money on advertising and I believe that an educational program by the cigarette companies would substantially reduce fires and deaths by fire without hurting the sale of their product. This proposal was endorsed by the conference and cigarette companies evidenced some interest, but constructive action to date by the companies has been negligible."

A. B. Bielaski, assistant general manager of the National Board, discussed the progress made in many of the states on fire prevention since the President's conference, including the work of National Education Assn., Red Cross, National Fire Prevention Assn., and Chambers of commerce.

The price of using ammonium nitrate, the "magical fertilizer" which caused the Texas City disaster, is constant safety vigilance, Dr. Mathew Braidech, director of research for the National Board, declared.

The Texas City disaster "perhaps is chargeable to the relaxation of strict rules and rigid inspection around our shipping centers as an aftermath of the war. For with the passing of security regulations and routine inspections, a hazard was actually created under the conditions of volume handling of a dangerous cargo," he said.

Cites War Record

"That there is no substitute for good regulation and efficient inspection is brought out by the truly remarkable war record in handling 50 million tons of military explosives on rail carriers with no loss of life chargeable directly to the transportation of such materials," he said. "This year also marks a period of the 20th consecutive year in which dynamite or black powder has not been involved in any kind of accidental explosion during transit over the rails of the U. S. and Canada."

Dr. Braidech reported that ammonium nitrate is an "uncertain customer for reasons not yet fully understood." While it is explosive under certain conditions, it is "insensitive to fire" under others, a fact which increases its hazard through the relaxation of ordinary precautions.

"You fire chiefs should be most vocal to force drastic action to prevent such tragic and unnecessary losses. Unwarned firemen come in closest contact with unsuspected and hidden hazards under most adverse situations. Had those 27 stout-hearted and strong men of the Texas City fire department, who were killed in the blast, been properly informed about the potentially danger-

ous chemical, the Grandcamp might have been scuttled with open seacocks, to save the day," he stated.

Ammonium nitrate is playing an important role in the current world food shortage and the most urgent fertilizer program; hence there is stern necessity for authenticity and reliable information about the nitrate and its safe handling. Appreciating this, Maj. Gen. Philip B. Fleming, chairman of President Truman's conference, has called a meeting at Washington Sept. 8 of all groups holding an interest in the handling of ammonium nitrate with a minimum of hazard to life and property on ships, on the docks, in transportation, warehouses and in the various manufacturing and fertilizer blending establishments, he observed.

Officers elected by the fire chiefs association are: F. C. McAuliffe, chief of the Chicago Fire Patrol, president; Fire Chief H. R. Chase, Miami, first vice-president; Chief William Cawker, Topeka, 2d vice-president; D. B. Tierney, Arlington, Mass., secretary; J. W. Stevens, assistant manager of the National Board at San Francisco, executive secretary.

Boston Courses Scheduled

Insurance Library Assn. of Boston has completed plans for its educational work for the season. A course in fire insurance, covering the contract, policy forms, collateral lines, loss adjustments and underwriting, will be given starting Oct. 7, and continuing through Dec. 16.

The lecturers will be: Howard W. Cole, Brickley, Sears & Cole; T. Walter Keaney, American; Jack Nye Duffey, Springfield F. & M.; Edward T. Downs, adjuster, and George N. Hutchins, Fireman's Fund.

A course in the general principles of fire, casualty and suretyship will start Oct. 2, and continue each Thursday evening through Dec. 4, 1947. The lecturers will be: Wilson D. Sked, Marsh & McLennan, and Arthur H. Clarke, Springfield F. & M.

The library will offer a course in casualty insurance, A. & H., steam boiler, water damage and sprinkler insurance, burglary and theft, and plate glass, and one in inland marine insurance early in 1948.

Douglas Retires

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FIELD

Douglass, U. P. Veteran Retires; Hitchon Named

W. Corbin Douglass, after 27 years of outstanding service with Fireman's Fund, is now being retired from active field service under the company's retirement plan. He will be succeeded as special agent in the Michigan upper peninsula by R. C. Hitchon.

Mr. Douglass' headquarters were at Houghton, Mich., where he is connected with the Frank A. Douglass agency and Mr. Hitchon's headquarters will be at 1537 Main street, Marinette, Wis.

Mr. Douglass will continue to manage the Frank A. Douglass agency and will continue to represent Fireman's Fund Indemnity as general agent.

Names Kan. Steering Group

V. E. Herbert, Loyalty group, president Kansas Fire Prevention Assn., has named on the executive committee Francis M. Jackson, Aetna Fire, chairman; Dean Snapp, G. L. Steeple, Howard Searle, O. D. Butcher and E. H. Fikes.

The 1946-7 contact men to assist Kansas towns entered in the fire waste contest of the U. S. Chamber of Commerce and to assist non-affiliated towns with

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By H. W. Cornelius, Bacon, Whipple & Co., 135 S. La Salle St., Chicago

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Aetna Fire	1.80*	45	47
Aetna Life	1.60*	41	42 1/2
American Alliance	1.00*	20	21 1/2
American Auto	.80	32	34
American Casualty	.60	11 1/4	12 1/4
American (N. J.)	.70*	19	20
American Surety	2.50	56	57 1/2
Baltimore American	.80*	5	6
Boston	2.20	59	61
Camden Fire	1.00	22	23 1/2
Continental Casualty	2.00*	50 1/2	51 1/2
Fire Association	2.50	45	47
Firemen's (N. J.)	.50	12 1/2	13 1/4
Franklin Fire	1.00	19 3/4	20 1/2
Glens Falls	1.60	43 3/4	45
Globe & Republic	.50	8	9
Great Amer. Fire	1.20*	27 1/4	28 1/2
Hanover Fire	1.20	26	27
Hartford Fire	2.50*	101	104
Home (N. Y.)	1.20	25	26 1/4
Ins. of N. A.	3.00*	90	92
Maryland Casualty		11 1/2	12 1/2
Mass. Bonding	4.00	81	85
National Casualty	1.25*	28	30
National Fire	2.00	46	48
National Lib.	.30*	5	6
New Amsterdam Cas.	1.00	27 1/4	29
New Hampshire	1.00*	47 1/2	49
North River	1.00*	22 1/2	23 1/2
Ohio Casualty	.80	34	35
Phoenix, Conn.	2.00*	78 1/2	80
Prov. Wash.	1.40*	32 1/2	34
St. Paul F. & M.	2.00	70	72
Security, Conn.	1.40	26	28
Springfield F. & M.	4.75*	111	114
Standard Accident	1.45	30	32
Travelers	18.00	560	570
U. S. F. & G.	2.00*	44 1/2	46
U. S. Fire	2.00	51 1/2	53

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Fire Prevention Week programs and year 'round activities are to continue for 1947-48 under Chairman C. J. Wintrol and W. E. Studebaker.

Names Vibert in Mich.

Fireman's Fund has appointed Donald E. Vibert as special agent in Michigan assisting State Agents Fred G. Gedelman and W. S. Byler, whose headquarters are in the Michigan National Bank building, Battle Creek.

Mr. Vibert is a native of Saginaw, Mich. He attended Albion College and Detroit college of law. For the past five years he has been employed at Saginaw with Michigan Inspection Bureau.

Loynd Assistant Manager

William Loynd has been appointed assistant manager Cravens, Dargan & Co. at San Francisco, where he has been chief accountant and office manager for more than 20 years.

Winecoff in Receivership

ATLANTA — Another chapter was written in the case of the Winecoff hotel fire, which occurred Dec. 7, 1946, in which 119 persons lost their lives, when Superior Judge Almand of Fulton

county ordered the operators A. F. Geele, Sr., A. F. Geele, Jr., and R. E. O'Connell, placed in the hands of receivers. Wm. F. Buchanan and Alvin Cates were named as receivers. A prior receivership was voided by the state supreme court, but the superior court judge declared it was the opinion of the court that the operators had become insolvent by the act of selling their property, or mortgaging "in excess of value," including property at Danville, Ky. The Winecoff Hotel Co. was also included in the receivership.

It was declared assigning their rights and interest was concluded to be for the purpose of delaying, hindering and defrauding creditors in claims revolving around the fire. It was stipulated however, that the three men could terminate their receivership by posting \$40,000 bond. Claims of upward of \$3 million are pending against the hotel and the operators, with approximately 100 suits now filed.

Commission Cut Reviewed

The San Antonio Insurance Exchange heard a review by Secretary F. F. Ludolph of the situation with regard to the cutting of commissions on comprehensive. He spoke of the efforts of the Texas Assn. of Insurance Agents to

reach an understanding with the companies that will make the situation clear to the agents and reviewed the statements of D. G. Foreman and Alphonso Ragland.

Turkey Line Satisfactory

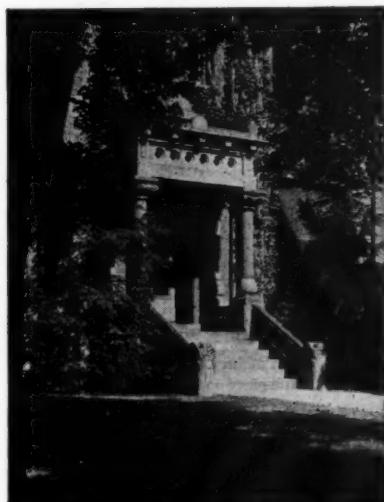
ST. PAUL—W. J. McGladrey, president of Farm Owners Mutual, large turkey insurer, reports that the business generally is satisfactory, although his company's losses are somewhat larger than last year on about the same premium volume. He estimates that the turkey crop this year is 25 to 35% smaller than last year and that by Nov. 1 two-thirds of the birds will have been marketed and out of the picture so far as insurance is involved.

Cary Host to Mich. Leaders

DETROIT—Members of the executive committee of the Michigan Assn. of Insurance Agents and a few guests were entertained by the association president, Walter B. Cary of Detroit, at an outing starting with a yacht trip.

Guests included Commissioner Forbes, Sen. Robert J. Hamilton of Battle Creek, chairman of the senate insurance committee, and M. Frank McCaffrey, Detroit, chairman of the law and legislation committee of the association.

How A COMPANY HELPS ITS AGENTS — THROUGH CONFERENCES



ENTRANCE TO HOME OFFICE

BUILDING • LEROY, OHIO

An outstanding feature of the year with Ohio Farmers agents is the Company's annual meeting held each February at the Home Office. For more than 50 years this meeting has been attended by many of the Company's agents, fields throughout the entire country being liberally represented. At its 99th annual meeting on February 10 to 12 of this year the Company was host to more than 300 agents. They attended first the School of Insurance presented jointly by the Company and the agents themselves, then the annual meeting and the program of addresses and entertainment incident to it.



Ohio Farmers Companies

OHIO FARMERS INSURANCE COMPANY

CHARTERED 1848

OHIO FARMERS INDEMNITY CO.

Leroy, Ohio



THE INSURANCE AGENT IS A GOOD MAN TO KNOW

EDITORIAL COMMENT

No Ausbreitungswahrscheinlichkeit Here

Many explanations have been put forth for the supremacy of the United States and the British empire in the field of insurance. A look at the proceedings of the recent international insurance conference in Santander, Spain, however, suggests a possible reason. It appears that continental European insurance men are bogged down with insurance terms of German origin, such as ausbreitungswahrscheinlichkeit and ausbrechungswahrscheinlichkeit.

Ausbreitungswahrscheinlichkeit means the probability that an event, when occurring, will cause a high loss ratio. Ausbrechungswahrscheinlichkeit means the probability that a given event will occur. Possibly these terms mean something more exact than "severity" and "frequency," respectively, but if so it doesn't appear from the translations

given.

How can a business expect to get anywhere with a nomenclature as unwieldy as the Chinese alphabet? The remarkable thing is that the Germans and others who use German terms have done as well in the insurance business as they have, juggling terms like ausbreitungswahrscheinlichkeit and ausbrechungswahrscheinlichkeit.

These two jaw-breakers were not picked out as particularly horrible examples. There must be a hundred like them and probably many far worse.

Yes, insurance men of the English-speaking countries should be devoutly thankful that even their most technical technicians have not succeeded in cluttering up the business with anything like ausbreitungswahrscheinlichkeit or ausbrechungswahrscheinlichkeit.

Dealing with the Daily Press

Once it is conceded—and today hardly any insurance man would deny it—that it is important what the public thinks about the insurance business it follows that it is important how insurance executives deal with daily paper reporters. No matter how smoothly a company's publicity department may operate there are times when the reporter gets in touch with the executive direct and wants a straight answer to what seems—to the reporter at least—to be a simple question.

It may not always be a matter that can be funneled through the company's publicity department. There may be a deadline to meet. Or the reporter may resent being given what he feels is the run-around and show it quite plainly in his story.

One of the most progressive publicity chiefs takes the view that every executive should make it his business to know how to talk with daily paper reporters. He was not implying that insurance trade paper reporters are omniscient but they specialize in insurance and are less likely to misunderstand and go off on a wrong tangent. The same can be said for some of the daily paper reporters who do considerable writing about insurance.

This publicity chief said that dealing intelligently with questions from reporters can help greatly the cause of good public relations and the converse is equally true. An evasive reply may mean only that the executive is unused to dealing with reporters and is scared silly of saying the wrong thing. To the reporter, however, he may seem to be

covering up something. His ineptness may cause the reporter to take a "Go-to-hell" attitude and print what he thinks are facts without as much checking as he would have done if he had been received in a cooperative spirit. None of this excuses the reporter who is careless with his facts and draws wrong conclusions because he lacks sufficient information and background to draw correct ones but it is a situation that many executives have to deal with, often without any advance notice. Naturally, it is vitally important for the executive being questioned to know what he is talking about. It sometimes happens that new developments have occurred that he has not heard about.

Some executives feel reporters are out to sensationalize every story they write. Whether this treatment is justified or not it is true that every reporter is looking for the news in whatever he is tracking down and his judgment of what is news may be different from that of the man he is questioning and, perhaps from the reading public's viewpoint, more accurate. But a good reporter will not sensationalize a story when he knows that the facts contradict lurid treatment, unless of course he represents one of the few papers that are out to knife the insurance business every chance they get. And even these misguided crusaders have some limits to their mendacity and the more accurate their information the more they will be constrained to rein in their imaginations. Many smear stories would have been toned down considerably if the reporter had had complete information,

for these stories are largely the results of wrong inferences drawn from incomplete data.

With the reporter who is merely out to get the news there is a real opportunity to put the insurance business in a good light. But so many phases of insurance are quite technical. Even those that seem simple to insurance men may be clear over the head of even a smart reporter who has had little occasion to write about insurance. Much insurance terminology is used in a different sense from general usage. It isn't necessary to give a reporter an educational course but it is certainly wise to make sure he either has or is given enough insurance background to write intelligently.

Too often the existence of the daily press is ignored as a medium of insurance information until a reporter calls up and wants to know something. It is no use to pay no attention to him and hope he will go away. Even a "no comment" answer, if printed, can frequently seem to be more damaging than anything in the way of enlightenment that might have been conveyed to the reporter.

Without getting rhapsodical about it we have enough faith in the insurance business to believe that telling newspapermen what is what will add to its prestige and that the good to be derived far outweighs the danger of occasional adverse publicity.

PERSONAL SIDE OF THE BUSINESS

Fred F. Fox of Oklahoma City, who is president of Oklahoma Assn. of Insurance Agents, and Mrs. Fox and **Walker Myers**, Dallas general agent, and Mrs. Myers, were at Chicago several days for an outing.

W. Harold Leonhart, president of Leonhart & Co., Baltimore, will sail on the America Sept. 10 for London, where he will confer with London Lloyds, following which he will go on to Zurich, in order to have personal contact with the Zurich companies. Mrs. Leonhart will accompany him.

The Leonharts announce the arrival of Mery Curtis Leonhart on July 29, this being the 5th child in the family.

Frank L. Ludington, western manager of Atlas, is spending his vacation in Harrisburg, Pa., his ancestral home and that of Mrs. Ludington.

Patricia Joan Piver, daughter of **Jack Piver**, publisher of "Pacific Insurance" magazine and "Western Underwriter," and granddaughter of "Commodore" John C. Piver, publisher of "Underwriters Report," was married to Frank D. Jones at Beverly Hills, Cal. Florence Piver, sister of the bride, was her maid of honor.

Mrs. Charles J. Montgomery, wife of the well known Rock Island, Ill., local agent, is seriously ill.

George D. Gardner, Arkansas City life and local agent, a candidate for Kansas commissioner of insurance last year, suffered a double fracture of the left leg and other serious injuries in an automobile accident near Winfield, Kan.

H. L. Grider of Chicago, manager of the western branch of Factory Insurance Assn., who suffered a severe attack some weeks ago and was confined to his bed, is now able to be outdoors in his yard and sit up with some degree of satisfaction. He had quite a severe blow and his heart is somewhat affected. It is not expected that he will be able to return to his organization for some weeks.

Cliff C. Jones, chairman of Kansas City Fire & Marine and president of R. B. Jones & Sons, and **W. T. Grant**, chairman of Business Men's Assurance, are members of a party of Kansas City friends that are sailing from New Orleans, Sept. 21, on a 47-day cruise that

includes stops at Martinique, Rio de Janeiro, Santos, Montevideo and Buenos Aires. They will sail on the Del Sud of the Delta Line.

Henry J. Lussem of Des Moines, Iowa state agent of Sun, Aug. 30 will complete 30 years in the service of that company. He started in the Chicago western department as a file clerk, graduated through various underwriting positions and since 1929 has been the Iowa state agent.

Mr. and Mrs. Sam E. Busler have issued invitations to the marriage of their daughter Patricia Maude to **Clifford Cloon Jones, Jr.**, the evening of Sept. 13, at the Country Club Christian Church, Kansas City. Mr. Jones is with R. B. Jones & Sons Agency and is a son of the president of that agency and chairman of Kansas City F. & M.

This is the 20th year of Henry A. Steckler's ownership and operation of the New Orleans general agency of **Henry Steckler Co.**, which operates in Louisiana and Mississippi.

DEATHS

John C. Fisher, veteran local agent of Crown Point, Ind., died. A son-in-law, S. E. Garner, also operates a local agency there and he will take over Mr. Fisher's business.

E. O. Walrath, 62, a member of the firm of Walrath-Craig Co., local agency at Mitchell, S. D., died suddenly at his home. Mr. Walrath had been in the local agency insurance business more than 40 years.

Fred H. Gantt, 49, one of South Carolina's best known adjusters, died at his home at Columbia following a long period of ill health. He had been engaged in the insurance business in Columbia since 1915, and since 1931 had been active in several states as an adjuster. His former connections included the agency of McDavid & Gantt, Crum & Forster, and Security of New Haven.

William E. Davenport, 89, head of William E. Davenport & Son, Boston agency, for 72 years a well known insurance man in Boston and oldest living member of the Boston Board, died at

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PHILADELPHIA 9, PA.—123 S. Broad Street, Room 1127. Tel. Pennypacker 3706. E. H. Fredrikson, Resident Manager.

SAN FRANCISCO 4, CAL.—507-8-9 Flatiron Bldg., Tel. EXbrook 3054. F. W. Bland, Pacific Coast Manager. Guy C. Macdonald, Pacific Coast Editor.

August 28, 1947

a convalescent. Born in 1918, he began his insurance career in Bullard and later became a member of the insurance industry. In 1922 he joined the insurance industry in Louisville, where he was a field representative for the Goodwin Agency.

Miss D. B. Gates, agency, died there. She attended Ford Junior College.

Clarence Farmers Market in a nearby town.

B. J. W. City, Tex. **Frank V.** North Carolina, died at St. Louis. **John H.** Ind., local heart attack. **John G.** agent, died in state auto accident in 1945, when agency.

F. M. K. died at his home. **Supervising Agents**, partners in the Syracuse.

M. & F. Fire Co., charge of fire department, Chicago, died. **Otter**, vice-president, Myers, as chairman.

Mr. Cle McLennan, vision over 20 years, since his retirement will be as chairman of the Missouri State Fire Marshal's office. **Mr. Sch** placing the Missouri State Fire Marshal's office in the hands of Mr. Schmid, who has been in the insurance business for many years.

Parson Unit: B. America, C. president of the western division with the same H. Thompson, president, has been manager.

Mr. Pa in 1937 as manager of the Philadelphia branch since 1938. In 1948, he was promoted to the position of manager of the Philadelphia branch.

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a convalescent home in Reading, Mass. Born in Boston, Mr. Davenport began his insurance career with A. M. Bullard and in 1891 was made a member of the firm of Bullard & Davenport. In 1902 he established his own agency with his son, Albert, who died in 1937.

He joined the Boston Board in 1891 and in 1941 was honored at a special meeting, being presented a 50-year certificate of membership. He also was prominent in the Boston Protective Department, serving as director 1916-19 and vice-president 1920-21.

A. Gary Lyon, 58, former insurance man, who in recent years has been a deputy collector of internal revenue at Louisville, died. Several years ago he was a field man for Globe & Rutgers and later was with Louisville local agencies, including Booker & Kinnaird, Seminian & Goodman and Louisville Mutual Insurance Agency.

Miss Dana Dawes, 20, daughter of B. Gates Dawes, Jr., Eureka-Security agency, Cincinnati, and Mrs. Dawes, died there after several months illness. She attended Hillsdale school and Bradford Junior College, Bradford, Mass.

Clarence W. Yaggy, 63, secretary of Farmers Mutual Fire of Polk county, died in a Des Moines hospital of coronary thrombosis.

B. J. Wendler, local agent at Johnson City, Tex., died there.

Frank W. Kurfess, examiner for the North Carolina department, died suddenly at St. Paul. He was there in convention examination work. His death was said to have been due to a ruptured appendix.

John H. O'Donnell, 37, Bloomington, Ind., local agent, died suddenly from a heart attack. He had been under a doctor's care for some time because of a chronic heart condition.

John G. Hogan, Indianapolis local agent, died there. He was with the state auto license division from 1929 to 1945, when he opened the insurance agency.

F. M. Kelly, 54, state agent for Home, died at his home in Syracuse. He was president of New York State Assn. of Supervising & Adjusting Fire Insurance Agents, past president of New York Underwriters Assn., and past president of the Syracuse Field Club.

M. & M. Revamps Fire Unit

E. J. Clements has been placed in charge of the internal operations of the fire department of Marsh & McLennan's Chicago office to function under William Otter, vice-president, and Lawrence S. Myers, assistant vice-president.

Mr. Clements has been with Marsh & McLennan 17 years and has had supervision over the fire underwriting unit since his return from service in 1945. He will be assisted by Harold Hilton who joined Marsh & McLennan Aug. 18 after 24 years with Fred S. James & Co., and Walter A. Schmidt, who has been with Marsh & McLennan for the past 27 years. Mr. Hilton will have charge of placing the fire brokerage business and Mr. Schmidt assumes immediate responsibility for the firm's local agency business.

Parsons Heads Eastern Unit; Batts Western Chief

American Mutual Liability has transferred C. Richard Parsons, resident vice-president and division sales manager in the western division, to the eastern division with headquarters at New York in the same capacity. At the same time, H. Thompson Batts, assistant vice-president, has been appointed division sales manager in the western division.

Mr. Parsons joined American Mutual in 1937 as a special sales representative at Philadelphia. He became assistant branch sales manager at New York in 1938. In 1939 he was made acting divi-

sion sales manager in the New England division. Since 1939 he has been at Chicago. He is a graduate of Columbia University.

Mr. Batts joined American Mutual in 1937 as a sales representative at St. Louis office. In 1938 he was transferred to Chicago, in 1941 he was appointed district sales manager at Nashville and in 1946 he was made new business development manager at the home office. He was elected assistant vice-president in March, 1947. He is a graduate of University of Virginia.

Merle Burke Banquet Speaker for III. Agents

Dinner speaker at the annual meeting of Illinois Assn. of Insurance Agents at Springfield, Sept. 15 will be Merle Burke of Ottawa, Ill. "The United States and the Changing World" is his topic. He is a world traveler and popular lecturer. He has collaborated with Upton Close in the writing of a new "Ladder of History" being brought out by McMillan Co.

On display at the convention will be the Driverometer of the Aetna Life companies. Time is being provided during the noon hour on Sept. 15 for conventioners to undertake the test.

Sidebotham Is National Union Coast Manager

Announcement is made by President Thomas of National Union Fire of the plan to dissolve the joint Pacific Coast department as now maintained in association with Boston and Providence Washington. The arrangement is to be effective Dec. 31.

To head the new National Union office, W. M. Sidebotham has been selected for Pacific Coast manager and will assume his new duties Sept. 15. He will have supervision over California, Oregon, Washington, Idaho and Montana and will also act in the same capacity for the Birmingham Fire of Pennsylvania. For the present, the Pacific Coast department will continue to operate from the current headquarters, 340 Pine street, San Francisco.

Mr. Sidebotham is well known in the territory. He is a native of the Pacific Coast and for the past 17 years he has been associated with St. Paul F. & M. in that area more recently as agency superintendent of the Pacific department. Prior to taking up company activities,

Mr. Sidebotham was engaged in local agency work. He is a graduate of University of Arizona with degree in mining engineering, but followed this profession only a short while. Mr. Sidebotham has written several articles dealing with sales procedure that enjoyed wide circulation.

Hugh Coburn, who has been assistant manager of Home on the Pacific Coast, has resigned to go with Boston and Old Colony as manager under the new set-up of those companies on the coast.

Egy Joins General Agency

James I. Egy, for the past 10 years eastern Kansas special agent of National Fire, has joined the Hussey & Hussey general agency of Topeka as Kansas state agent replacing Ivan N. Hempill, who resigned to become a partner in the Earl M. Woodward agency, Wichita.

The Hussey agency has moved to new and expanded quarters at 611-14 Central building.

To Hear Safety Director

At the Birmingham Assn. of Insurance Agents meeting Sept. 8, Eugene Conner, member of the city commission and director of public safety, will speak.



Don't forget the "lady of the house" is a woman of influence.

A woman likes nice things. Once she lives with them she dislikes changing her accustomed style. Come disaster and she expects to be able to replace "her" possessions. Being so intimately concerned with her home and its furnishings and other valuable personal articles that please her, she should readily realize the security offered by a Personal Property Floater.

TO HELP SELL the Personal Property Floater we offer our agents the material illustrated. The "Memo" briefly explains the "All Risk" coverage of the policy. The "Jewelry Case" folder is appealing to women. The "Pocket Manual" and the folder "Yesterday-Today" are also a great boon to the agent in selling the Personal Property Floater.

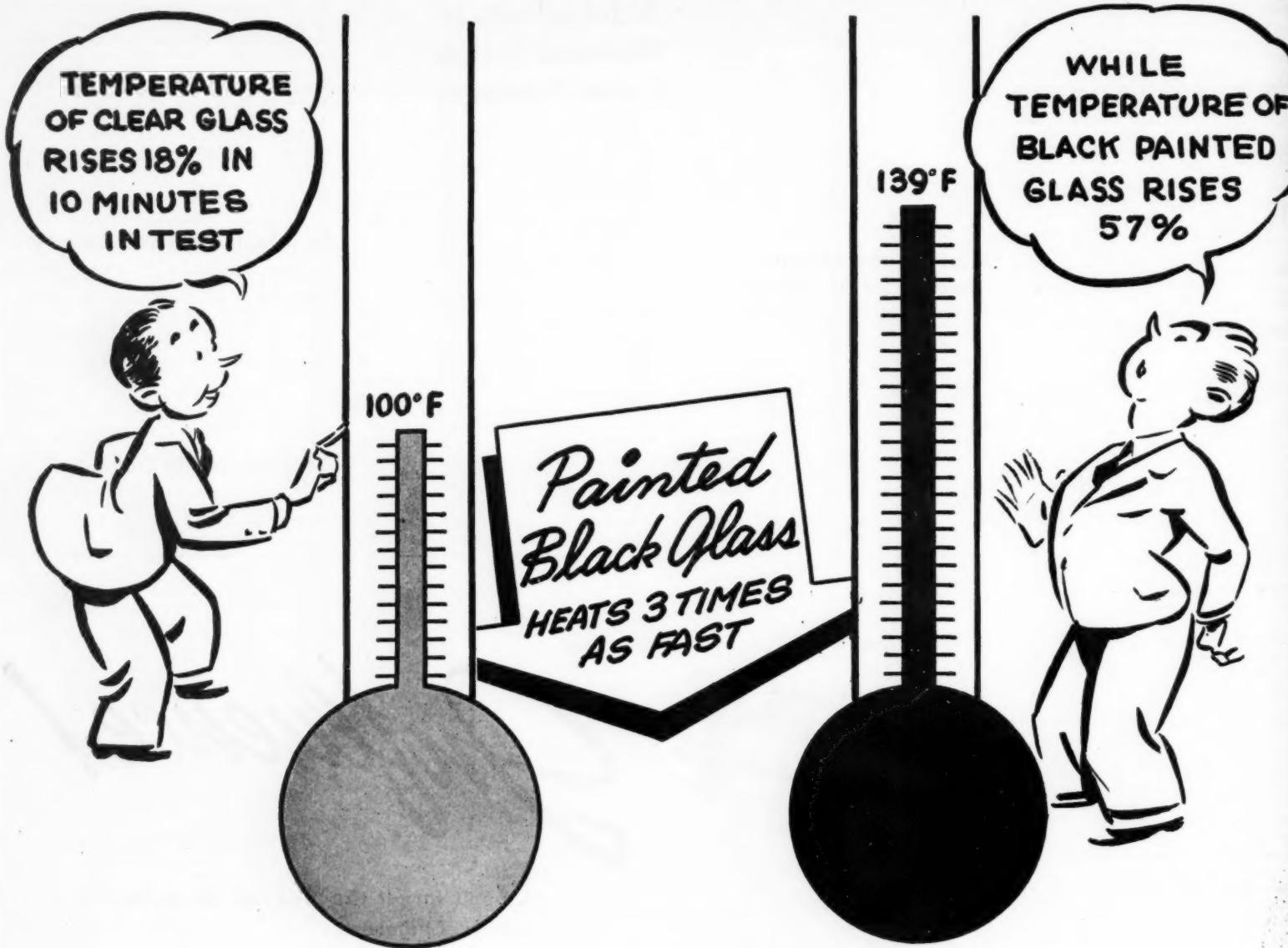
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Oregon Agents Told Placing Large Gross Lines Done for Good

**Jackson, Morse, Warfield
Speak; Knapp Named
President at Annual**

NEW OFFICERS ELECTED

President—**Adison P. Knapp, Portland.**

State national director—**Sprague H. Carter, Pendleton.**

Executive secretary—**E. M. Stadel.**

Executive committee—**J. Don Smith, Eugene, chairman; Marshall Brown, Harold Hays, H. B. Larson, Fred C. Reed, Robert Downey, Portland; Charles Huggins, Salem; Phil Gould, Bend; John M. Sandmeyer, Klamath Falls; George Pratt, Eugene; Keith Rhodes, Lebanon; Cole Holmes, Medford.**

EUGENE—Ward S. Jackson, Pacific Coast manager for Crum & Forster, told members of the Oregon Assn. of Insurance Agents that probably never again can they place a substantial gross line with a company and expect it to be re-insured. He said a better distribution of business through the agency system, brought on by the present tight market, is here to stay, especially on the Pacific Coast which in the past has relied too long on the old system of large gross lines reinsured by the coast departmental offices with other carriers on the street.

Mr. Jackson said his best guess—and hope—is that the worst has been experienced, but he qualified this statement by warning that the condition will be seriously aggravated if another inflationary spiral is encountered.

Adison P. Knapp, the new president,



A. P. Knapp



S. H. Carter

is of the Jewett, Barton, Leavy & Kern agency of Portland. He served as chairman of the executive committee during the past year and was succeeded in that post by J. Don Smith of Eugene, who was general chairman of the convention. Sprague H. Carter of Pendleton, outgoing president, was elected state national director, succeeding Fred E. Jewett of Portland.

Draw Record Crowd

A record crowd of 220 was present. The convention opened with a dinner session of the executive committee, presided over by Mr. Knapp. United Pacific was host to the steering group at a cocktail party preceding dinner.

Deane Seegar, city manager of Eugene, opened the first general session.

E. R. Hurd, Jr., advertising manager for American-Associated made some practical suggestions on direct mail

Non-Ownership Aircraft Cover

U. S. A. U. Adapts Present Liability Policy to Cover Gap

U. S. Aviation Underwriters has issued a corporation non-ownership aircraft liability policy designed specifically to fill what the group regards as an important gap in insurance coverage. With nearly 2½ million men returned from air force service to peacetime pursuits, unquestionably many of them are in the employ of various corporations.

Some of these former flyers own, fly or charter airplanes in the course of their duties. The question of which ones do is one that a corporation or its insurance agent may not be in a position to answer. However, it does present the possibility of a legal responsibility on the part of the corporation should an accident occur to non-owned aircraft being used by one of its employees during his employment. Men on the road represent the greatest source of this exposure.

Examples Are Given

For example, a salesman, a former flyer, may be "keeping his hand in" by flying occasionally while he is on the road for his company. If he hires a plane to get to the next town on business, a non-ownership situation is created. Or he may charter a plane to do the same thing, and under these circumstances a corporation may be contingently liable for property damage or bodily injury. Again, many corporations charter planes regularly in their business, and it is not certain whether their other public liability insurance protects them under these circumstances, in case of accident.

The rates for the new contract are based on the number of owned aircraft, number of known pilots in the corporation, number of employees that own their own aircraft, number of outside employees and the nature of this business. The policy is subject to a minimum premium of \$100.

James R. Graham, manager of the eastern department of U.S.A.U., devised the policy and was the first to announce it to producers in his area. However, the response has been so favorable that other branches are expected to make the form available soon. So far Mr. Graham is using the regular aviation B.I.-P.D. form, adapting it to the new use. The contract is a modification of the present liability policy, except that the passenger and bodily injury liability are combined. The policy insures the corporation, its directors and executive officers against liability for bodily injury and property damage up to desired limits in connection with any non-owned aircraft, provided such aircraft bears a valid "NC" certificate issued by the Civil Aeronautics Authority.

The coverage applies to flying in connection with the business of the named insured, excluding any operation for which a charge is made. It also covers aircraft flown by pilots in the employ of the named insured and, with respect to hired aircraft, any commercially certified pilot furnished by the owner of the aircraft.

The present liability contract has been modified by endorsement to fit the special application of the contract. Non-owned aircraft is defined as meaning an aircraft not owned in full or in part by or registered in the name of the named insured corporation. Any aircraft hired or borrowed with executive approval by the named insured which is to be used by the named insured or its

Set Pa. Hearing Sept. 4 on Paramount Mutual

Department Is Probing Numerous Motor Vehicle Insurers

HARRISBURG — Attorney General Chidsey of Pennsylvania, acting at the request of Commissioner Malone, has set Sept. 4 for a hearing to determine if charges of mismanagement and failure to keep proper records should be brought against Paramount Mutual of Philadelphia.

Insurance department spokesmen said Paramount was founded last November and is operated by Manuel Melnick.

While efforts are being made to set the organization in order and preclude a hearing, informed sources said conferences with company representatives were not satisfactory in this respect.

Meantime, Walter L. McConnell, past president of Paramount Mutual of Philadelphia, said he had resigned his association with the company April 12. This was said by state officials to be approximately the time a state investigation of Paramount was started.

Department officials pointed out that "not the financial condition, so much as the operational methods" of Paramount are under probe.

From the time the Paramount was organized last November to Dec. 31 it wrote policies, virtually all of them motor vehicle risks, on which a premium income of \$51,844 was reported. At Dec. 31 it reported assets of \$41,631 and a surplus of \$38,398.

Insured Taxi Group

Among policy holders were some members of G. I. Taxicab Assn. of Philadelphia, which finally was disbanded after failing to obtain franchises.

Pending the hearing, the company has been ordered to cease writing new business.

In addition to McConnell, officers are listed by the department as follows: Vice-president, Louis Sklaroff; secretary, Lester Debrun; treasurer, Joseph Alterman. The directors, including all the officers, are R. L. Eisenberg, J. Almy and Melnick.

A number of other Pennsylvania mutuals specializing in motor vehicle insurance are undergoing department investigations at the present time, but the department is withholding comment pending results of the probes.

Among the companies under investigation are Protection Mutual Fire of Pittsburgh (operated by the Kanns and O'Leary of Keystone Mutual Casualty, now being liquidated), and Urban Mutual Fire of Pennsylvania, operated by Rose F. Butler, since the death last spring of her husband, Thomas A. Butler of Harrisburg.

Officers or employees for a period exceeding two days is to be reported to the insurer and an additional premium paid at rates to be agreed upon. These reports are to be submitted to the insurer within a week following any such exposure that comes to the attention of the named insured, or as soon thereafter as may be practicable.

The insurance is against an "occurrence." It is excess over any other valid and collectible insurance available to insured either as an insured under a policy applicable to non-owned aircraft or otherwise, against a loss covered under the new contract. Any executive officer or director of the corporation is not an insured under the policy as respects any aircraft owned by him in full or in part or registered in his name.

Asks Insurers to Hold to Rate Level in Illinois

Parkinson Implores Companies Not to Baptize Rate Law with Increases

Insurance Director Parkinson of Illinois has addressed a communication to casualty companies, imploring them not to press for rate increases under the new rate regulatory law in Illinois and also to preserve the competitive atmosphere that has prevailed in the state. He attached to his letter a copy of the new Illinois rating law.

While Mr. Parkinson's letter does not allude to any particular line of insurance some observers, reading between the lines, feel that it has some particular significance in relation to the somewhat torrid debate that has been going on in connection with workmen's compensation insurance in the state. A number of the prominent local agents at Chicago have expressed opposition to the idea of having National Council on Compensation Insurance become the rate filing agency in Illinois. They have feared that this might cause workmen's compensation insurance rates to be put into a rigid mold and that there would be a lack of flexibility. It is understood that this issue has not yet been determined finally.

Recalls Assurance Given

"This legislation, desired by most of the insurance industry," the Parkinson letter declared, "could never have been passed over its small but well organized opposition without the definite and positive assurance by the department of insurance that it would not cause competition to disappear and that it would not cause rates to increase."

"Such assurances were also repeatedly and emphatically given by leaders in both houses of the legislature and by legislative representatives of many companies and of many of the organizations in the all-industry committee supporting the bill. From the debate in legislative committees and on the floor of both house and senate it is clear that the Illinois legislature expects free and fair competition to continue in this state and that no rate shall be increased merely because of the enactment of a new rate regulatory law."

"The insurance director, Illinois legislature and the industry are on record and committed."

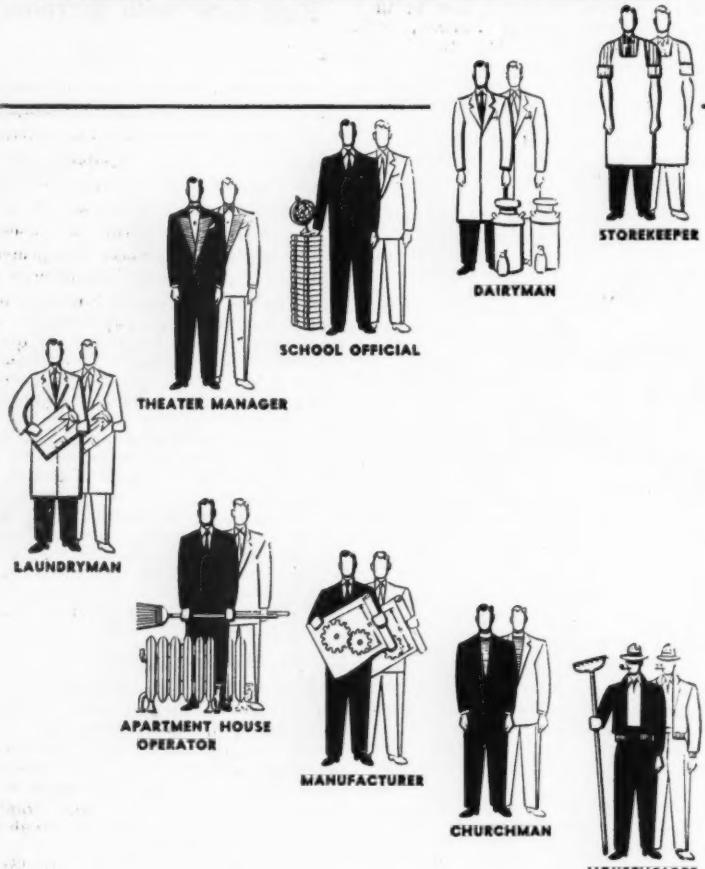
Urge Precautions

"I am, therefore, sending this open letter to all casualty companies to call attention to the commitments we have all made together and to urge that every precaution possible be taken to avoid increases in the rates to be charged."

"Particularly in lines of insurance for which rates are now to be regulated for the first time, caution must be exercised. In a number of such lines competition in Illinois as an open state has established rates lower than in a number of other states where the same companies file rates through rating organizations which do not give consideration to all rate-making factors that have come to be the rule in this state. The Illinois legislature clearly expects these lower rate levels to continue as long as they are not unfair. Because of this expectation

(CONTINUED ON PAGE 14)

Your Clients Are Your Best Boiler Insurance Prospects



Practically every client of your agency is a prospect for the sale of boiler insurance. Those who are apartment house operators, church officials, householders—and many others—need protection for their heating and hot water supply equipment. The manufacturers, laundry owners, dairymen, and other commercial operators need, in addition, protection for power boiler equipment.

Schedule them all for a prompt solicitation. You will find that they will welcome having the details of this essential protection for their property. And, too, you will find that adequate technical help is available to you through Hartford Steam Boiler's Special Agent, whose job is to help you sell this insurance and service it properly.

Take advantage of this opportunity for added agency growth. The weeks ahead are good ones for a start.

The Hartford Steam Boiler Inspection and Insurance Company
HARTFORD, CONNECTICUT

FOR POWER-PLANT INSURANCE, IT PAYS TO CHOOSE THE LEADER



Elmer Salzman Takes Detective Agency Post

Harvey B. Kennedy of Underwriters Bureau of Investigation announces the appointment of Elmer Salzman, as manager at Detroit.

The agency will offer a variety of investigation services to the insurance industry. Some accounts have already been obtained, in the fidelity bond field.

Mr. Kennedy has had 15 years experience in a New York agency, and worked for the federal government during the war.

Mr. Salzman is known to insurance people, through his work as secretary-manager of Detroit Assn. of Insurance Agents during the last seven years.



Elmer Salzman

Pa. Fund \$547,845 in Red in '46: Paid Dividend

HARRISBURG, PA.—Pennsylvania's optional workmen's compensation system, although it paid a dividend to subscribers from surplus, operated at a loss in 1946. Claims paid totaled \$2,584,613, adjustment expenses were \$539,468 and underwriting expense \$547,161.

With a premium income of \$3,671,243, this leaves a loss of \$567,845 for the year. In 1945 the system made a profit of \$488,339. Despite the fact that the fund went into the red last year, it declared a dividend of \$217,121, as against \$1,014,763 in 1945.

Although last year was not profitable the fund has a surplus from previous years of more than \$5 million, officials said.

SECOND ARREST IN PROBE

PHILADELPHIA—A second arrest in Pennsylvania probe into alleged frauds involving the state compensation fund has been made here with the seizure of George Nesenger, manager of an automobile sales agency.

State police requested Nesenger's arrest, charging he obtained \$1,617 of compensation funds through a conspiracy with Irven R. May, former adjuster for the fund. Nesenger has returned the full amount involved in the alleged fraud, state police said.

May, who is charged with forging checks and fraudulently converting state funds to his use, was placed under \$10,000 bail at a magistrate's hearing. Arrested in Florida last week, May waived a hearing. His attorney said: "We'll waive the hearing because any kind of an examination would be embarrassing."

Model Accident-Health Licensing Bill Drafted

The disability insurance joint committee, representing National Assn. of Accident & Health Underwriters and Health & Accident Underwriters Conference, at a meeting at Chicago completed action on the model license law for accident and health agents which has been one of the committee's main projects.

The sub-committee which was named to prepare and submit a draft incorporating all of the important and desirable regulations in existing bills submitted a bill with several optional sections to cover controversial points. After discussion by the committee, the most suitable optional sections were selected and the model bill adopted in a form which is to be submitted to the conference and National association with a recommendation for their endorsement and approval.

Mr. Grover Heddleston has taken over the Harvey & Heddleston agency, New Matamora, O.

Fears Squeeze on Small Truck Operators

From a local agent in New Mexico: "I have just read with interest your article, entitled 'Truckers plan to render themselves acceptable risks' and frankly, I don't like it, for this reason: The entire article revolves around what American Trucking Assn. will do to assist the companies in making a trucking contractor a more desirable risk. Now, what will this lead to?"

"It is my belief that this is a move to put the squeeze, so to speak, on the small trucker. You state that American Trucking Assn. represents almost all the larger truckers in the country, therefore, I presume that you mean the small boys are not really represented.

"I sincerely hope that this move does not mean that in order for any trucking contractors to be able to place his insurance business that he must join A.T.A. Please don't misunderstand me, I'm not speaking against A.T.A. What about the small guy? I have in mind the hundreds of ex-G.I.'s that are now trying to operate a clean little trucking business and on top of all the cards being stacked against them in everyday competition it would, indeed, be a sin for the insurance companies to yield to the pressure applied by a group who obviously have their interests, and theirs only, at heart.

"I realize that your article was not an editorial, but a report, but still I know that THE NATIONAL UNDERWRITER is always interested in comments from all of their many subscribers. Again, let us not permit American Truckers Assn. to dictate the policies which only they as large operators can hope to live up to."



*it's all there
in a nutshell*

Speed Up the Acceptance of Your Bond Risks by Keeping Anchor's "Field Counsellor" Cabinet at Your Elbow.

A simplified system for the preparation of Bond submissions—organizes the entire business for the Agent.

Application supply folders with indexed, manual-colored tabs carrying complete instructions for submission of risks; in addition, copyrighted factual information of an educational nature, in condensed form.

*Anchoring Assures Smooth Saleing
Short Form Applications
Simplified Rate Manual*



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Ill. Aid Bureau Man Is Held As Embezzler

Bond Is \$5,000; Alleged Shortage Exceeds \$29,000

Coy H. Burton of Danville, who was superintendent of the Vermillion county department of public assistance of Illinois aid commission, is charged in warrants of embezzling \$5,975. J. J. McGovern, director of investigation for the public aid commission, however, said about \$29,000 has not been accounted for and the alleged shortage may be considerably more. Burton was being held in county jail in Danville in lieu of \$25,000 bond.

The investigation was started after Burton mysteriously absented himself from his office Aug. 13. According to McGovern, the funds involved were repayments that were being made to the state from the estates of recipients of public aid. Upon the death of a person who had received public aid the state filed claims against any property which the person left. When the estates were settled any remaining assets would be converted to repay the state.

Burton Cashed Checks

Upon receipt of some of these checks Burton endorsed and cashed them. The executors of the estates had paid state claims through the commission's county office and the checks had not arrived at the commission's central office.

Burton was bonded for \$5,000 in Fidelity & Deposit. This bond on Illinois aid commission employees had been in effect with F. & D. since 1941. The premiums during that period, it is said, have amounted to just about \$5,000.

It is possible that some of the money that was misappropriated was paid to Burton in cash or in checks made out to him personally by executors of the estates. Under those circumstances the normal procedure would be to go back and try to collect from the estate since payments made in that way would not constitute satisfaction.

Fidelity & Deposit has had a proposal before Illinois aid commission to convert the insurance to a public employee blanket bond form. This was being discussed in two amounts, one for \$5,000 and one for \$50,000. However, the conversion had not been consummated. One idea that was being pondered was to use the blanket bond form at this time, in \$5,000 amount, with the intention of going to \$50,000 two years hence.

Ill. Brokers Are Not Opposed to Rate increase

George S. Middleton, president of Insurance Brokers Assn. of Illinois, writes:

"In your issue of Aug. 14, page 21, article headed 'Parley on Ill. Auto Rates Is Expected Soon' you state in paragraph 2 as follows:

"A resolution was introduced to investigate automobile rates. Insurance Brokers Assn. of Illinois has protested against an increase. This organization also took a part in attempting to hold back any action. Thus the matter got into more or less of a political wrangle."

"This is a gross misstatement of facts. The Insurance Brokers Assn. of Illinois has not protested against any increase in automobile rates, and as a matter of fact, we believe the companies are entitled to an increase. We took no part whatsoever in attempting to hold back any action and your inference that, due to our organization, the matter got into more or less of a political wrangle is an unjust and unfair position to put us in before the companies and the insuring public."

"We feel that the only way you can

offset this adverse publicity is to include this statement verbatim in your next issue."

New Security Law Analyzer

Publication of a revised chart analyzing automobile financial responsibility laws requiring security for past accidents is announced by Assn. of Casualty & Surety Companies. The chart was compiled by the law department as a service for insurance men and attorneys.

Since publication of the last chart in 1945, seven states have enacted laws containing security provisions or have

added such provisions to existing financial responsibility laws. Five other states have passed amendments affecting the security provision.

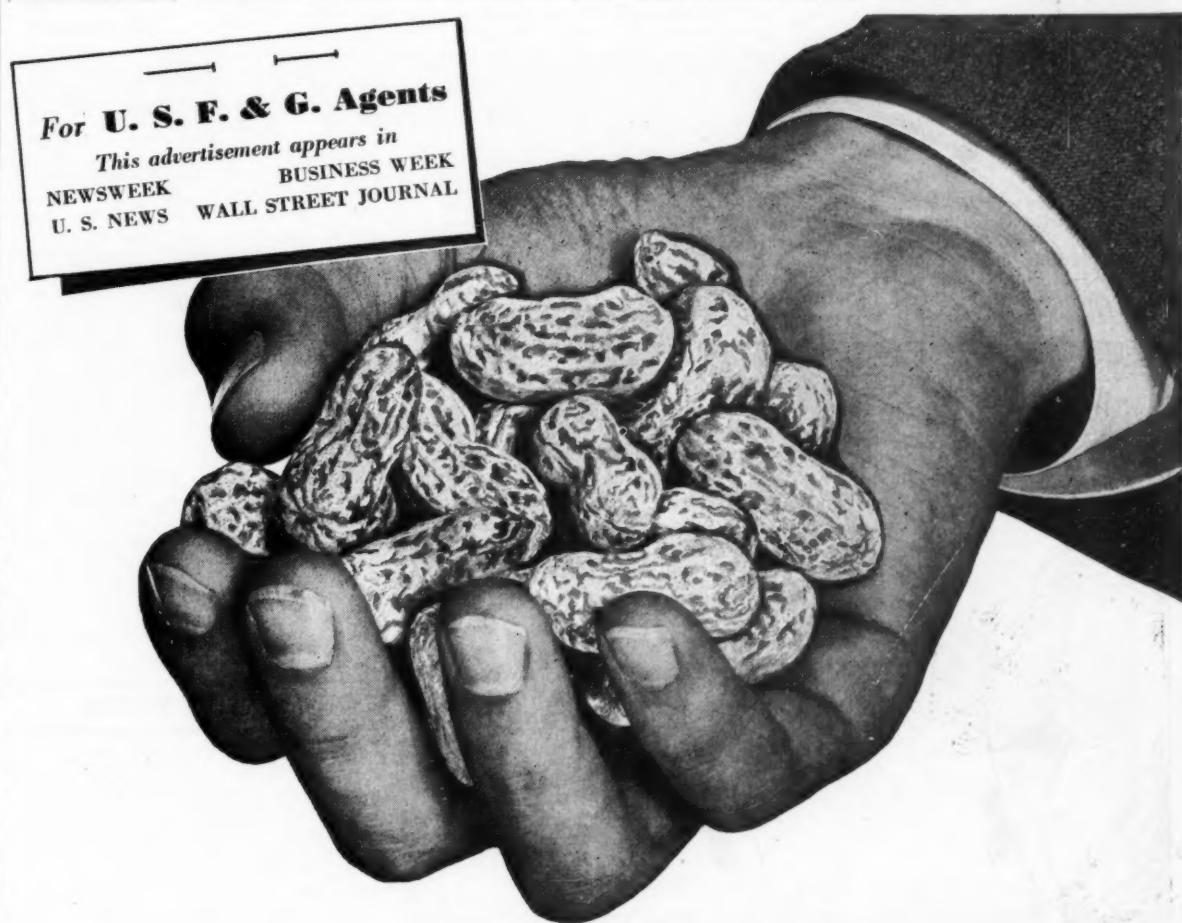
The new charts may be obtained at 15 cents per copy at the association offices, 60 John street, New York. Special prices are offered for quantity orders.

Mutual Dividend Practices

In reporting in the Aug. 21 edition that Employers Mutual Casualty of Des Moines had placed its automobile rates at manual levels in states in which it has been below manual and is eliminating

policy dividends in states in which it has been charging manual rates at the inception, THE NATIONAL UNDERWRITER was incorrect in stating that Employers Mutual Casualty is the first large mutual company to put its business on manual rates. As a matter of fact, Merchants Mutual Casualty and Jamestown Mutual paid no dividends on their automobile insurance during 1946 but returned to a dividend basis in 1947.

The Insurance Women of Los Angeles will hold its first fall meeting Sept. 16. The club will resume its course for Insurance women Oct. 1. The first semester will be devoted to fire insurance.



Embezzlement losses aren't "peanuts"!

Embezzlement losses, to use the vigorous idiom of America, "aren't just peanuts." As witness U.S.F. & G. case No. 181333, with losses totaling \$271,777.81. Or No. 4-MF-2, in which a shipping clerk appropriated merchandise worth \$34,000. With prices high and more money in circulation, losses due to employee dishonesty are rising sharply.

Yesterday's Fidelity Bonds may not provide adequate coverage today. Your company may have a sizeable deficit to make up in event of major embezzlement losses. Why not review your bonding program in the light of current conditions? The U.S.F. & G. agent in your community will be glad to analyze your program, without obligation. Consult him today.

"Consult your Insurance Agent or Broker as you would your Doctor or Lawyer"



U. S. F. & G.

UNITED STATES
FIDELITY & GUARANTY CO.
HOME OFFICE: BALTIMORE 3, MD.

FIDELITY & GUARANTY INSURANCE CORP., BALTIMORE
FIDELITY INSURANCE CO. OF CANADA, TORONTO

Placing Large Gross Lines Ended: Jackson

(CONTINUED FROM PAGE 11)

and other forms of advertising for local agencies.

At a luncheon sponsored by the Lane County Assn. of Insurance Agents, Dr. Victor Morris, dean of the school of business administration of the University of Oregon, spoke on the need for developing more diversified industries.

One afternoon was given to a sales clinic featuring the theme, "How to Analyze the Insurance Needs of Your Client." Harold S. Hays of Pownall, Taylor & Hays led the discussion. Drew P. Lawrence, special agent for Great American, and Robert B. Taylor, special agent for Crum & Forster, outlined direct damage fire covers. Blanket liability and miscellaneous lines were covered by W. B. Gilham,

Portland manager for the National Surety, and Herb Ballin, Home. Floater type policies were explained by Erling E. Jacobson, inland marine special agent for Fireman's Fund, and Thomas Shepard, marine supervisor for Home.

John Henry Martin, manager of Standard Forms Bureau at San Francisco, injecting numerous anecdotes, livened up his subject "Forms and Their Usage."

Guy T. Warfield, Jr., Baltimore, president of N.A.I.A., paid tribute to the contribution made by the Oregon association to the National association's development. He outlined the service setup of N.A.I.A., explaining the duties of the professional staff and related what the organization is doing to meet the market crisis.

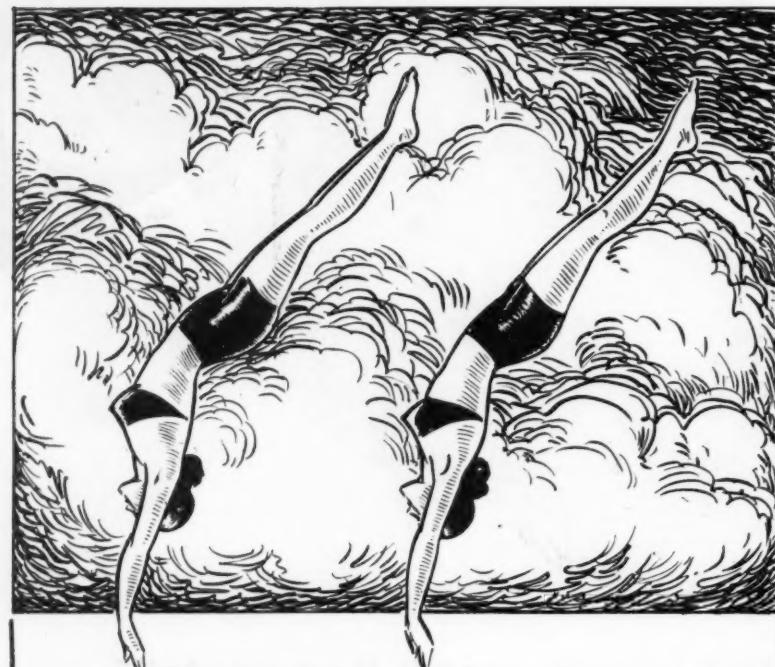
Oscar West Drafted

He was followed by Oscar H. West, Washington, D. C., representative of the N.A.I.A., who went into detail on his work. Mr. West was not scheduled to appear on the program, but was drafted to speak when it was found at the last minute that he was passing

E. R. Hurd, Jr.

the Insurance

Needs of Your Client." Harold S. Hays of Pownall, Taylor & Hays led the discussion. Drew P. Lawrence, special agent for Great American, and Robert B. Taylor, special agent for Crum & Forster, outlined direct damage fire covers. Blanket liability and miscellaneous lines were covered by W. B. Gilham,



TWIN Perfection

Perfection in service to Agents and their clients is the goal of the HAWKEYE-SECURITY Companies. Every operation of every department is based on this ideal. The Underwriting Departments process applications speedily and efficiently. The Claims Departments pay all just claims promptly. Field Representatives work closely with Agents. The HAWKEYE-SECURITY Companies are geared to help Agents build their sales. They're good Companies to do business with.

HAWKEYE CASUALTY CO.
DES MOINES 7, IOWA
SECURITY FIRE INS. CO.
DAVENPORT, IOWA

through Eugene while vacationing.

Harry F. Badger of San Francisco, executive secretary of the Pacific Board, urged the agents to take hold of the public relations program of the National Board of Fire Underwriters. He was followed on the program by Fred Gatter of Phil Grossmayer Co., and Robert J. Burke of Deans & Homer, who offered cooperation of the Oregon fieldmen in providing speakers on capital stock fire insurance before various civic and business groups throughout the state.

U. S. Senator Wayne Morse of Oregon made it clear that he stood for private insurance. Speaking on the fiscal policy of the federal government, he emphasized the fact that insurance people more than any others should be concerned with the stability of the dollar and a sound economy. He said the establishment of a sound debt retirement program was more important than tax savings, that it did the taxpayer little good to pay out fewer dollars in taxes when he had to dig for more dollars in the other pocket to meet the mounting tribute exacted by inflation.

A new dues scale was adopted based on self-graded premium volume basis, ranging from \$15 to \$150. Reports were presented by the president, state national director and executive secretary. Report of the nominating committee was submitted by Fred C. Reed, chairman, of Portland. Paul O. Landry presented the resolutions committee report. Mr. Warfield was presented with a brief case and Mr. Carter received a traveling bag.

A cocktail party, sponsored by the Oregon general agents, was followed by dinner and dance.

CONTRAST IN VIEWS

Interesting were the attitudes concerning methods of qualifying new agents expressed by retiring President Carter and Commissioner Thompson. Mr. Carter indicated that he was for strong qualification requirements when he advocated establishment of an examining board by the state association to test new agent applicants. Mr. Thompson explained his position as an advocate of minimum interference with the responsibilities of the individual companies in appointing agents.

Mr. Carter said, "It is my opinion that another step would be the natural step for this organization to take, and that would be for ourselves to assume the responsibility in setting up the requirements which we ourselves feel essential for the proper development in our business. We are probably the only organization in the state of Oregon that does

not have an examining board composed of our own members for applicants to engage in our business. It is my opinion that we are qualified to know what an applicant should know. We are qualified to know what background a prospective agent should have. I say this well knowing that we at no time can make any attempt or effort to make it impossible for any man or woman to engage in the insurance business in Oregon, but we can see to it that the person who does engage in his business is qualified. It would surprise you, I am sure, if I told you the names of various other state trade associations who have a great deal more authority and control over their members than we do."

Mr. Thompson commented, "Since the companies appointing agents are thereby subjecting themselves to certain risks as these appointees represent their principals before the public, it is natural to expect the companies to assume the responsibility for selecting dependable persons as agents and for furnishing the training and supervision to produce informed representatives. In the main this company responsibility has been discharged well. The exceptions to the general practice have prompted legislative action which embraces agent's license statutes and agent's qualification laws administered by a governmental agency. These laws provide for regulations which are designed not to relieve the appointing principals of their obligation to select honest agents and to train them adequately but rather the purpose is to test the performance of these functions by the companies before the agent is permitted to represent them."

He admitted there is some risk to the public interest in reserving to insurance companies the sole responsibility for selecting and training their representatives with only a test of the company performances reserved as a governmental function. But he added that risks are implicit in a free enterprise system and it must not be overlooked that the public interest suffers by the loss in competence and capacity in direct proportion as we turn over to government problems of management. The solution in the broad public interest is to crowd into management more not less responsibility for agents' qualifications and thereby reveal and identify any inadequacies through the familiar competitive processes, he said.

"The tests of agents' qualifications as applied by a governmental agency are not competitive. Neither are they designed to reveal superior intellectual capacity or special aptitude. They reveal only the extent to which the subject being examined is acquainted with the insurance policies he proposes to sell and with the rules governing him and their sale. Besides these limitations inherent in a governmental regulation such as we are discussing the courts have fixed some limitations on the tests which may be applied for qualifying insurance agents by either legislative action or by

CENTRAL STATES SUPERVISOR WANTED

A Central States Supervisor who can hire and train agents to write life and accident and health is wanted by a legal reserve company doing business in thirty states.

Our line includes all standard life forms, commercial and monthly premium accident and health, hospitalization (individual and family group) and several popular specialties such as automobile personal accident, and off-duty disability.

The man we want is ambitious and willing to work. He will have good co-operation from the company and will be adequately compensated by a salary and a bonus adjusted to his results.

To arrange for an interview, one should write us, giving his age, experience and any other details about himself which he feels we would want to know.

Address N-7, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

August 28,

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Accused of Embezzling \$95,000 Over 20-Year Span

H. A. Golt, assistant cashier of Farmers' State Bank at Dover, Del., is under arrest there on a charge of embezzling \$95,991 over a 20-year period. He had been employed at the bank for 25 years and had been assistant cashier for 18 months.

U. S. Guarantee had the bankers blanket bond on the bank, fully covering the loss.

The shortage was discovered while Golt was on vacation, when a depositor came in to have the interest entered in his bank book. On his return, authorities faced him with the embezzlements and he readily admitted them, according to report. Asked the amount, he said it was \$95,991.23, and a check proved that this was correct to the penny. The system that he used required that he maintain an accurate record of the thefts. The record was complete and meticulous, and was in the cellar of the bank.

He followed a system of hiding bank records of the accounts from which he was taking money. In accepting deposits from the bank's customers, Golt would pocket both the money and the deposit tickets and later would manipulate the bank's records by posting deposits to the customers' accounts after banking hours.

According to his story he also took money from the cash drawers of other tellers, along with the deposit tickets to those sums.

He is reported to have told police that he began to play the market in 1927 and lost. He then took more money to cover the shortages. He quit in 1945. This was, according to bank officials, the time the bank installed National Cash Register machines that tabulated each deposit on a consolidated daily record at the time the deposit was made. This, apparently, made Golt's system unworkable.

He spent considerable amounts of money for family purposes, repairs on his home, purchase of a \$2,500 boat and automobile, and parties at his summer home. His salary as an assistant cashier was \$4,800, but prior to that he had been earning \$45 to \$50 a week as a teller.

Dietrich Casualty Rate Chief in Ill.

SPRINGFIELD, ILL.—Insurance Director Parkinson of Illinois announces, with the approval of Gov. Green, the appointment of George E. V. Dietrich of Chicago as deputy in the casualty rating division of the department. He will be in charge of the filing and approval of rates for the casualty lines which are to be regulated for the first time in Illinois under the recently enacted rate laws. These include compensation, fidelity-surety, general liability, burglary-theft. C. M. Kinney continues in charge of motor vehicle rate administration. Motor vehicle rates have been regulated in Illinois for 10 years.

Mr. Dietrich graduated at University of Wisconsin law school in 1926 and is admitted to the bar in Wisconsin and Illinois. Until 1931 he was attorney and underwriter for Maryland Casualty at Chicago. Since then, except for four years navy service, he has been with U. S. F. & G. there. Recently he has been in charge of the division of special risks at Chicago for that company. He has had much experience in compensation and fidelity-surety work. In the navy he was a lieutenant commander, his main duty having been commanding officer in

charge of enlisted personnel at Charleston navy yard.

This appointment is the first step in adding personnel to administer the new rating laws that become effective Oct. 1, but with a preparatory period of 90 days thereafter, before they become fully operative. Other appointments will be made as qualified men become available.

Salaries Are Reported

WASHINGTON—Edward C. Stone, Employers' Liability, heads the list of insurance executives who received from corporations compensation for personal

services in excess of \$75,000 a year, reported by Secretary of the Treasury Snyder in accordance with a requirement of the internal revenue code. Mr. Stone's total compensation reached nearly \$106,000 for the calendar year ending Dec. 31, 1944, and 1945. His salary for each year was \$81,000, while his "other compensation" was \$122,226 for 1945, making a total of \$203,266.33. The previous year his "other compensation" was \$121,703, making his total for 1944, \$202,703.

Another insurance executive who received 1945 compensation of over \$75,000 reported by Secretary Snyder was

James S. Kempér, Lumbermen's Mutual Casualty, \$60,000 salary, \$178,131 other compensation, total \$238,131.

T. L. Farrington of Lawton, Byrne, Bruner agency, St. Louis, received \$77,973 commission in 1945, while C. S. Lawton of the same concern received \$109,352 commission.

A. C. Guy Safety Speaker

Allen C. Guy, district manager of Western Adjustment, Columbus, will address the Ohio State Safety Conference at Cleveland Sept. 17 on "What Should You Do After a Fire?" A discussion will follow.



"Here's one reason. He keeps me up-to-the-minute on modern insurance practices. He just explained how this Central Surety Combination policy takes the place of two old policies."

"I appreciate such alert service."

Busy policyholders often judge an agent by his promptness in presenting to them the latest insurance ideas such as the remarkably broad coverage in the Central Surety

Individual Comprehensive COMBINATION Liability Policy

Combines automobile with personal liability in a single comprehensive policy. A real reason for calling on all policyholders!

CENTRAL SURETY AND INSURANCE CORPORATION

HOME OFFICE KANSAS CITY, MISSOURI

R. E. McGINNIS, President

SAN FRANCISCO

CHICAGO

NEW YORK



FIDELITY AND SURETY

Hold Up Litigation on Kenneth Romney Bond

WASHINGTON—Besides awaiting the result of a New Jersey lawsuit involving the question of cumulative liability of a surety company on a bond, indications are also that the district attorney's office here may be delaying the filing of suit against National Surety, pending determination of the appeal of Kenneth Romney, former House sergeant-at-arms, from his conviction and sentencing in the district court here based on a shortage of \$143,000 in his accounts.

The appeal in this criminal proceeding involves, among other things, the question of whether the money shortage represented government funds. The government contended it did; the defendant that it did not. Much of the money had been deposited by House members who use the sergeant-at-arms office as a banking convenience.

If the appellate court holds government funds were not involved the question of National Surety's liability might look different from what it now does to government lawyers, under its bond covering certain former employees of the sergeant-at-arms.

The government has been contending the company's liability is cumulative over a period of years under its bond. The company says not, that its liability is limited for a shortage occurring in a single year during the period. It has offered to pay what it considers it owes under the bond, but the government rejected that payment. Meanwhile, Congress has appropriated \$83,900 to cover the balance of the shortage over and above what another surety company has paid.

Surety Underwriters Frolic

There were about 50 members of Surety Underwriters Assn. of Chicago and Surety Underwriters Assn. of Milwaukee who were hardy enough to brave the heat and trek to the Skycrest Country Club at Wheeling, Ill., for the joint outing of the two groups. The blind bogey golf prize went to W. J. Jeffery, U. S. F. & G., Chicago. First golf

prize among Chicagoans went to James Murphy, Conkling, Price & Webb, while Hugh Bloodgood, F. & D., stole the same prize for the Milwaukeeans. With card prizes and door prizes of various sorts there was a prize for everyone.

Mo. Basin Bids Opened

LOS ANGELES—Morrison-Knudsen Construction Co., Boise, Idaho, and Los Angeles; J. F. Shea Co., Los Angeles; Peter Kewitt Sons Co., Los Angeles; General Construction Co., Seattle; Pacific Bridge Co. and Utah Construction Co., both of San Francisco, with other associates as joint venturers, were low bidders when the U. S. Bureau of Reclamation opened bids for the Boysen unit of the Missouri basin project near Thermopolis, Wyo., with a bid of \$15,900,000. Fidelity & Deposit sponsored the bid bond, with Hartford Accident, Aetna Casualty and other carriers participating.

Official's Accounts Short

MARYVILLE, TENN.—State auditors have reported an alleged shortage of \$19,810 in the accounts of R. D. Wynn, former clerk and master of Blount county. The reported shortage was reduced to that amount after crediting assets of \$4,807. Wynn is said to be bonded for \$25,000 by New Amsterdam Casualty.

CHANGES

Jesse R. Adams Promoted

American Surety group has appointed Jesse R. Adams as assistant manager at Dallas.

Mr. Adams, a graduate of Georgia Tech, entered the employ of American Surety in 1930 at the home office safety engineering division. He has been a special agent at Dallas since Feb. 1, 1946.

Quigg to Maine Agency

August H. Quigg, resident vice-president of American Casualty at Boston,

has resigned to go with the Dunlap Agency, Auburn, Me. He will take charge of surety bonds and give special attention to development of production in the construction field. Mr. Quigg graduated from Syracuse University and in 1924 entered the home office of Hartford Accident. Following 12 years office experience he became manager of several branch offices in the middle west. He went to Boston as superintendent of the bonding department of Century Indemnity and joined American Casualty in 1945.

Howard to Portland, Ore.

Employers Liability has transferred Earl Howard from San Francisco to Portland, Ore., as an underwriter on all lines.

COMPANIES

Seaboard Surety Gives Up Plan to Move Up Hudson

Seaboard Surety of New York City has decided definitely by vote of the directors not to move its home office to Irvington on the Hudson as was announced some time ago. The chief promoter of the move was the late C. W. French, president, who felt that there was no actual need of the company being located in the metropolis and that the work could be done just as well and in a more congenial atmosphere if it were not located in the very heart of the activities of the city. Mr. French himself resided up the Hudson where he was interested in horses and took great pleasure in living in a congenial and natural atmosphere. It was largely through his personal influence that the directors voted to purchase the property at Irvington on which to build a home office structure.

Enthusiasm for Change Waned

Mr. French died and the enthusiasm for the proposed change subsided. Robert W. Watt succeeded Mr. French as president. He came from Moody's Investment Service, is a hard thinking, hard working, and practical man who measures a subject from the practical viewpoint. He consulted not only his own directors and officials but advised

with others in whose judgment he had faith.

It was generally agreed that it would be a mistake to move the company to Irvington. In the first place the personnel would be greatly disturbed, the company has a very well seasoned, highly qualified set of employees and many of them would not go to Irvington. Therefore, it would seem that this would mean a distinct loss and would be to the disadvantage of the company. Furthermore, it was agreed that the company should be in closer proximity to other offices where it had co-insurance and reinsurance arrangements. It was felt that a company like Seaboard Surety should be near those which had business with it. Hence the property was ordered to be sold and the company remains in its present location at 80 John street. Seaboard has made a success of its work. Mr. Watt has proved to be an executive of talent who is progressive and desires to render the highest service. It has a splendid official staff and has an excellent body of managers and agents in the territory in which it is licensed.

Va. Company Ready Soon

The Virginia department has granted temporary licenses to a number of persons to solicit business for Richmond Mutual, recently chartered and now in process of organization. Under the law, the company must have \$50,000 in paid premiums before it can be licensed. Organization is expected to be completed soon, according to Joseph Y. Gayle, who is reported to be one of the chief promoters. He has operated a local agency in Richmond for a number of years. Although the company is authorized to write general casualty lines, it is understood that it will confine its operations chiefly to writing automobile liability and kindred lines.

Arch G. Lewis, Hanover, Va., is president and G. R. Armistead, Richmond, secretary. The charter was procured by Oscar H. Shewmake, chairman and general counsel of Virginia Auto Mutual. Mr. Shewmake, a former member of the Virginia corporation commission, served as president of that company for some years before becoming chairman.

Colonial Quits "Comp" Field

Colonial of Los Angeles will Sept. 1 cease writing new workmen's compensation insurance, and as of Oct. 1 will cease writing renewal of business now on the books. All business now on the books will be allowed to run off to expiration. The company will confine its writings to automobile and truck lines.

President James McNabb assigned as reasons for the move the increased benefits under the new California law, increased medical and hospitalization fees; continued decrease in compensation rates and increased personnel, office and other expenses incidental to handling compensation insurance.

ACCIDENT

Many Cash Sickness Bills in '47, But None Passed

Although the 1947 legislative season was one of the most strenuous in years, so far as proposals for compulsory health insurance and sickness benefit plans were concerned, none of these measures went through the various legislatures. E. H. O'Connor, managing director Insurance Economics Society, states in a report on the status of such legislation as of Aug. 15. At that time all legislatures except the one in Alabama had adjourned.

There is a possibility that a special session of the New Jersey legislature may be called in October to consider further a compulsory sickness plan, action

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In addition to Congress, 47 state legislatures met in 1947 and 55 bills affecting accident and health insurance interests were introduced in 16 states and the territory of Hawaii.

Bills providing for a compulsory system of sickness benefits were introduced in Congress and in Connecticut, Illinois, Maryland, Massachusetts, Montana, New Hampshire, New Jersey and Washington. Bills to provide for sickness compensation under the unemployment insurance laws were introduced in Alabama, Arizona, Connecticut, Massachusetts, Nevada, New Jersey, New York and Pennsylvania.

One of the hottest legislative fights of the year was that in connection with the efforts to amend the railroad unemployment insurance act by deleting from it the non-occupational sickness benefits inserted last year by the Crosser bill. This was started immediately after Congress convened last January and the Economics Society had a very important part in the movement, throwing all possible support to the Howell bill in the house and the Hawkes bill in the senate. Unfortunately the adjournment of Congress prevented final action on these bills, but when Congress reconvenes next January a strong organization will be on hand, fully prepared to push this legislation to a successful conclusion.

Mass. Hospitals Object to Blue Cross Proposals

BOSTON—The Massachusetts Hospital Assn., countering the recent petition of the Blue Cross to the insurance department asking limitation of hospital payments to \$9 a day, adopted resolutions at a special meeting recommending Blue Cross' suggested per diem to hospitals of \$9 a day be increased to an unspecified sum to be decided upon; that Blue Cross stop paying for x-rays of its members and that Blue Cross proposal that the subscriber, who now is covered by Blue Cross benefits for 120 days, be required to pay the difference between the per diem rate and the actual hospital bill for only the first 30 days of hospitalization, be eliminated.

The result of the last suggestion, applicable only in cases of long hospitalization, would be that the patient would have to pay a hospital bill throughout his hospital stay.

Under the Blue Cross proposal a subscriber unfortunate enough to require hospitalization for more than 30 days would have all his hospital expenses paid for 90 days beyond this period.

The hospital association also will ask that the cancellation provisions in its present contract with Blue Cross be amended, since the present provisions are that if contracts are cancelled by ei-

ther party on 30 days notice, the hospitals are required to care for Blue Cross subscribers under terms of the agreement for six months beyond the contract termination date. The hospitals want a clause to permit readjustment after six months if they can demonstrate their costs make it necessary.

Harry Samm Heads Pacific Mutual's Claims Dept.

Harry Samm has been appointed manager of the claims department of

Pacific Mutual Life, effective Sept. 1. He has been with the company more than 20 years in the accident and health and claims departments. Since 1942 he has been manager of the accident and health department. Mr. Samm will be in direct charge of Pacific Mutual claim offices throughout the country.

N.A.L.&C. Enters Canada

TORONTO—North American Life & Casualty has been licensed to write life, accident and sickness insurance in

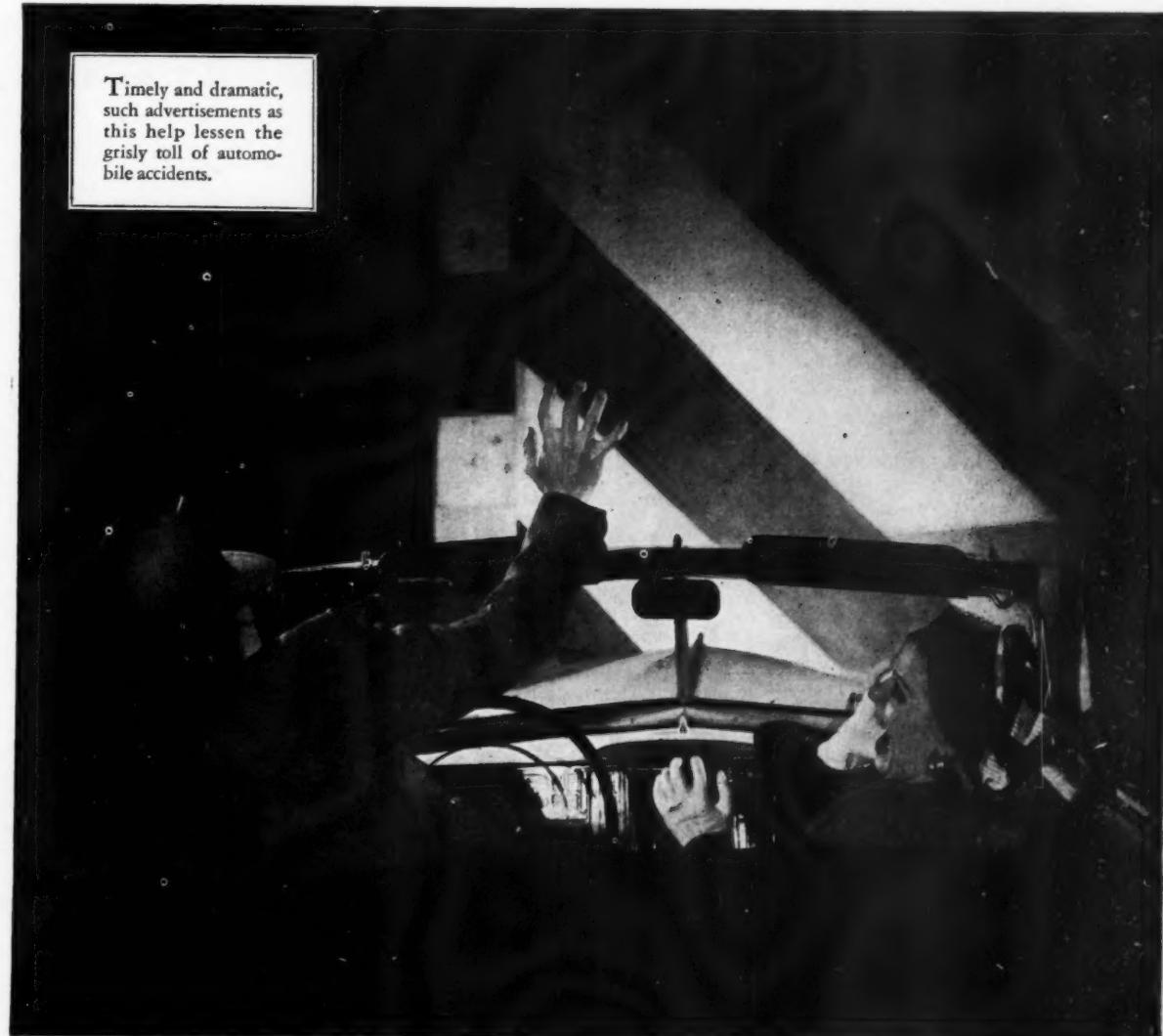
Canada. W. E. Brunning, Winnipeg, has been named chief agent in Canada.

Reserve Life of Dallas has been licensed in Oregon for life and disability business.

Fred Straley, well known Topca agent, is recuperating at his home from a heart attack following several weeks' confinement at a hospital there. He will be at his home for an indefinite period before being permitted to return to his office but is reported to be improving satisfactorily.

"Unforeseen events... need not change and shape the course of man's affairs"

Timely and dramatic, such advertisements as this help lessen the grisly toll of automobile accidents.



ONE SECOND TO LIVE

There's often a split-second's difference between life—and death—on the highway.

You never know when you're going to have that one close call too many. For death asks only the barest of invitations—an extra ounce of pressure on the gas...a moment's relaxation at the wheel...a misjudged swerve that piles you head-on into a wall, a stanchion or an oncoming car.

Play safe when you're behind the wheel. Drive sensibly...and above all, alertly. Obey rules of the road. That way, you protect yourself and your family. And you do your part to lower the ghastly toll of the highways.

The wheel of your car is a wheel of chance... handle it with care.

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PERSONALS

Russell Chaloner, resident vice-president at Chicago for American Automobile, was host at a farewell luncheon Tuesday for two members of his organization who are leaving for new fields, they being Clarence A. Cole, resident manager, who becomes secretary of Preferred Accident at the home of

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WANTED: OFFICE MANAGER — BR. OFFICE We: (In Chicago) are successful and growing—42 people. Have doubled staff and volume in last 18 months. You must be mature, seasoned in the insurance business including employment and supervision of personnel, statistical reports, collections, policywriting, filing, etc. Willing to accept good salary and bright future. Reply in confidence. Address N-13. The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.

WANTED

Claim Examiner experienced on automobile material damage losses for home office of a large Midwest Stock Company. Good advancement opportunity. State age, experience and qualifications. Replies confidential. Address M-98. The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

STATE AGENT WANTED FOR LOUISIANA

Excellent opportunity available with multiple line stock organization. State qualifications and salary desired. Replies confidential. Address: Box M-99. The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

PAYROLL AUDITOR WANTED

Excellent opportunity for experienced Casualty Payroll Auditor for Chicago office large Bureau Company. Little traveling. Under 36 preferred. Write details giving experience, age, salary. Address N-12. The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

vice, and Donald A. McKay, superintendent of the compensation and liability department, who is becoming an agriculturalist on a farm that he has purchased on the eastern shore of Manyland.

Mr. Chaloner presented the honor guests with farewell gifts. The home office was represented by Harry Lees, vice-president in charge of the compensation and liability department; H. G. Kates, vice-president in charge of inland marine, and Lucien Roy, assistant superintendent of the compensation and liability department. The entire group numbered about 21.

D. S. Walker, manager at Philadelphia for Mutual Benefit Health & Accident and United Benefit Life, has returned from a wedding trip in Bermuda, having married Miss Althea Wilbur of Boston, Aug. 9. The ceremony was performed at Marblehead, Mass.

DEATHS

John Munro, supervising engineer of Travelers in the Insurance Exchange branch at Chicago for the last 12 years, died at his home from a heart attack. He was born in Scotland and for many years was in the British navy and then took part in the sensational Wrangell island adventure with Vilhjalmar Stefansson's Arctic expedition of 1914, in which a number of the crew of the ship "Karluk," which was caught in the ice of the Bering Straits, fought their way across some 1,500 miles of Arctic ice.

Mr. Munro was a practical engineer in steam and for many years with Travelers was a boiler inspector and then supervised that branch. Twelve years ago he was placed in charge of supervising all lines. Mr. Munro was a naturalized citizen of this country.

Edward R. Kerley, former agent and broker with Security Life & Accident at Wichita Falls, Tex., was killed in an automobile accident while en route to his home from San Antonio.

Edward J. Sheeran, special agent of Standard Accident, died at his home at Syracuse, N. Y., after a short illness.

Frederick W. Connolly, 59, retired army officer and an Aetna Casualty agent at Washington for 22 years, died after a brief illness. He served in the first war, was injured in an air crash in 1919, spent the ensuing seven years in hospitals and was retired from the army in 1926.

John J. Heelan, production engineer of Casualty Mutual, died at home after a stroke. He had been with the company for 10 years, and previously for many years was a special agent for Metropolitan Casualty and Aetna Casualty in Chicago.

Garland V. Crosby, 74, who retired a year ago as manager of the payroll auditing department of London Guarantee and Phoenix Indemnity at Chicago, died at the home of his daughter, Mrs. Charles S. McGill, at Valparaiso, Ind. He had been with London Guarantee 32 years.

McMullen to Ideal Mutual

John P. McMullen has been elected comptroller of Ideal Mutual of New York. He has had 15 years insurance accounting experience, being a member of the examining staff of the Massachusetts department and a senior accountant and examiner on the staff of Woodward & Fondiller, consulting actuaries.

Quit Deposit Box Cover

The Toronto "Evening Telegram" states that due to the prevalence of bank robberies in Canada, insurance companies are now refusing to issue any new policies covering safety deposit boxes in banks. Companies which are willing to continue such insurance are said to have boosted their rates by as much as \$3.75 per \$1,000.

Mass. Auto Rating Bureau to Qualify as B. I. Rater

BOSTON—The Massachusetts Automobile Rating & Accident Prevention Bureau at a meeting here amended its constitution to enable it to qualify and to be licensed as a rating organization for motor vehicle bodily injury liability insurance other than compulsory motor vehicle liability insurance under the new rate regulatory law.

By this action the bureau, when it is licensed by the commissioner, will add to its former duties that of providing rates for automobile bodily injury. When its rates are drawn up, filed and put into effect they will stand until "cease or desist" action is taken by the commissioner.

Speakers for Insurance Section of N. Y. Bar Assn.

The insurance section of the New York State Bar Assn. at its meeting at Rochester, Sept. 13, will hear Ray Murphy, general counsel of Assn. of Casualty & Surety Companies, on "Insurance as Interstate Commerce"; F. J. Canty, associate general counsel of U. S. Casualty, on "The Law of Responsibility Superior in New York," and Donald W. Kramer of the law firm of Kramer, Knight & Wales, Binghamton, N. Y., on "The Tort Liability of Boards of Education in New York State."

This is a joint meeting with the bar association.

Name Governing Body

E. J. Gallagher of Travelers has been named chairman of the governing committee of the automobile assigned risk bureau for Florida that goes into operation Sept. 5. As previously announced E. K. Bach of Jacksonville is the manager. Other members of the governing committee are E. J. Aurada, American Automobile; Walter L. Hays, American Fire & Casualty; C. L. R. Nichol, Lumbermen's Mutual Casualty, and D. R. Winslow, Casualty Reciprocal Exchange.

Reiter Goes to High Court

T. H. Reiter has filed a petition for writ of certiorari with the U. S. Supreme Court to review the decision of the Illinois supreme court clearing Ernest Palmer, former Illinois insurance director, of any liability because of his action in ousting Reiter as president of Illinois National Casualty and in allegedly divesting Reiter of ownership of that company by illegal means.

Eitner Lincoln Manager

Ernest I. Eitner has been named as branch manager at Lincoln for Nebraska Inspection Bureau to succeed R. F. Mallory who has joined the Nebraska department in a rate supervisory capacity. Mr. Eitner has been with the bureau 22 years.

Asks Insurers to Hold to Rate

(CONTINUED FROM PAGE 11)

the Illinois legislature in section 456 enumerated the rate-making factors to which due consideration shall be given. These factors, in addition to supporting data commonly used, also include "underwriting practices" and "judgment" and all elements that "measure variations in hazards" and that "have a probable effect on losses or expenses" and all "other relevant factors."

"No company, therefore, should select as its representative in Illinois any rating organization which is not prepared to give due consideration to all rate-making factors enumerated in section 456.

"The public will judge this law almost entirely by the effect it has upon insurance rates. They will not be satisfied by explanations. They will compare costs before and after regulation and all increases, no matter how justifiable, will be blamed on the new law.

"All new filings under the new law, therefore, should be compared with the rates in use before operation. A rate which has been adequate for many years in Illinois as an open state does not now become inadequate because a rating law has been adopted. The enactment of the new rating law should not be the occasion for any increase in rates unless and until such increase, in each individual case, has been thoroughly justified by supporting data according to the rate-making standards in section 456.

"The cooperation of all companies and all rating organizations is, therefore, respectfully requested to the end that as a general rule the rates at which business is sold before regulation will be regarded as a maximum or at least a level from which any necessary change shall be calculated and fully justified."

The governing committee of National Council will meet last week in September and will then decide whether council will act as rating bureau in Illinois.

Oscar E. Aleshire, venerable retired president of Modern Woodmen, Rock Island, Ill., fraternal society, and former head of the Parker-Aleshire & Co. general insurance agency of Chicago, has sold his cooperative apartment on the south side of that city in order to eliminate the responsibilities of housekeeping and Sept. 12 with his wife will journey to Helena, Mont., to visit a daughter. They expect to start the return to Chicago about Oct. 15, and then the Aleshires will go to New York City to visit another daughter for two weeks. Their plans call for going to Clearmont, Fla., about Nov. 24, to spend the winter at the Lake Highlands hotel.

Mr. Aleshire is a past president of the Chicago Board of Underwriters and for many years was national treasurer of Modern Woodmen before becoming its president.



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sentatives and insurance men to prevent fire loss throughout the year.

Initiated by President George S. McFall of Oklahoma Fire Prevention Assn. and President Fred F. Fox of the Oklahoma Assn. of Insurance Agents, the plan is to elicit interest of all bodies concerned and organize first Oklahoma City, then all other cities in the state.

The new committee includes C. Y. Hughes and H. C. Hightower, local agents; Murray Hughes, state agent for Home; Ernie Webb, fire warden; Link Wilson, Capitol Hill banker and Lonnie Gilliland, representing city schools and those of the suburban communities.

A meeting is being arranged with Governor Turner and Commissioner Dickey for an early date, to discuss plans of operation in order ultimately to carry the activity to every part of the state.

Tenn. Agents Back of McCormack's Rate Action

NASHVILLE—Defending the action of Commissioner McCormack in allowing the second increase in automobile rates within six months, the Tennessee Assn. of Insurance Agents has released a statement on "Why Automobile Premiums Have Increased." The statement appeals to automobile owners to "work together for fewer accidents, which will save life and property and reduce automobile insurance rates." George Goss, author of the statement and manager of the local agents association, stated he found newspaper editors very cooperative in giving publicity to the views of local agents.

ANSWERS RATE CRITICISM

MEMPHIS—"Auto owners make their own liability insurance rates and the increases which the companies have been granted are due to the collective carelessness of Memphians as a group," declared E. G. Cowan of the A. W. Pearce & Co. local agency, in a letter to the editor of the Memphis "Commercial Appeal," replying to an editorial criticizing Commissioner McCormack for "the third increase in rates in various categories in the past 14 months." Mr. Cowan stated that "better policing on a permanent, everyday basis would provide lower rates in Memphis."

Hear Auto Dealers Case

NASHVILLE, TENN.—The Tennessee supreme court Sept. 30 will devote a full day to hearing appeal from the state court of appeals of the auto licensing case in which the insurance department and stock and mutual local agents' organizations are supporting the action of Commissioner McCormack in refusing license to auto dealers to represent Motors of New York.

Decision of the lower court was favorable to the auto dealers, but the state court of appeals reversed this decision. The hearing will be in Knoxville.

Cites Atlanta's Preeminence

The industrial bureau of Atlanta chamber of commerce, in its new edition of "Facts in Figures About Atlanta" states that practically of the larger American insurance companies have their southern headquarters in the city and states that Atlanta ranks fourth in the United States in amount of fire insurance premiums cleared annually.

NEWS BRIEFS

Julian H. Rutherford, Jr., Roanoke local agent, was nominated for the Virginia legislature in the Democratic primary. Nomination is practically equivalent to election.

W. C. Menefee, who operates a local agency at Rocky Mount, Va., is back at his desk after being confined to a hospital at Roanoke for three weeks.

EAST

N. J. Agents Association to Start Its 55th Year

NEWARK—When the New Jersey Assn. of Insurance Agents holds its annual meeting Oct. 13 at Atlantic City, it will be starting on its 55th year.

The association started with a handful of agents scattered throughout New Jersey, but grew rapidly in membership and today the membership is well over the 1,100 mark.

Among the outstanding insurance agents who have served as presidents and still are active in the organization are Herbert L. Brooks, Charles H. Frankenbach, C. Stanley Stults, Herbert A. Faunce, Charles E. Meek, Jr., Theodore S. Brown and H. Donald Holmes.

Nichols Company Changes

The Nichols Company, prominent independent adjusters of Washington, has appointed J. M. Ryan as manager of its branch office at Winchester, Va. He succeeds L. E. Hill, who is no longer associated with the Nichols company.

Warren D. Mason, formerly resident adjuster at Cumberland, Md., is no longer associated with the Nichols company. Pending appointment of his successor, staff adjusters from the home office will be on duty at Cumberland.

Install Essex Co. Officers

NEWARK—Joel P. Martin, the newly elected president of the Essex County Insurance Agents Assn. and other new officers will be installed at a meeting Sept. 16 at Rock Springs Country Club, West Orange, N. J. It is anticipated that by that time the membership will have reached the 200 mark, making it the largest general insurance organization in New Jersey.

Move Washington Office

Insurance Adjusters, Inc., formerly Beck, Leisure & Prince of Baltimore, have moved their Washington office to 1112 13th street, N. W.

COAST

Perk and McGee Address Burbank Agents

The Burbank (Cal.) Assn. of Insurance Agents heard Harry Perk, Jr., former executive committeeman of N.A.I.A., and Harold G. McGee, past president Insurance Assn. of Los Angeles, on pertinent questions.

Herndon, Battles to Talk

LOS ANGELES—The Insurance Assn. of Los Angeles will be host at the fall regional meeting of the California Assn. of Insurance Agents Sept. 18 at a dinner meeting at Beverly Hills. Guest speaker will be Maurice G. Herndon of the Washington office of N.A.I.A.

Vice-president R. E. Battles of the Los Angeles association will report on legislation enacted by the 1947 session of the California legislature.

Gates Md. Rating Chief

Howard E. Gates, formerly chief of the casualty insurance section of U. S. maritime commission, has been appointed chief of the rating bureau of the Maryland department, succeeding F. Addison Fowler. Mr. Fowler resigned to go with Leonhart & Co., Baltimore agency. Lewis W. O'Brien, former examiner in the insurance section of the federal public housing authority, has been appointed casualty rate analyst.

Mr. Gates was with American Mutual Liability as staff assistant to the actuary and vice-president. He entered business with the National Bureau of

Casualty Underwriters in 1925 in Michigan, went to Illinois in 1926 as assistant manager, and to Maryland in 1928 as manager. He joined Globe Indemnity as superintendent of production in 1941, and served with maritime commission 1941-45.

Mr. O'Brien entered business with Maryland Casualty, later was with Massachusetts Bonding at Washington, and subsequently was insurance examiner for the War Department. After being released from the army he served with the federal public housing authority.

Ala. Legislature in Recess; Seek State Fund Bills' Defeat

BIRMINGHAM—With the Alabama legislature in recess to Sept. 9, insurance men in Alabama are taking advantage of the interim to work toward the defeat of several measures, including two bills on the calendar which would expand the state insurance fund to include all public property. Heretofore the fund was privileged to write only properties which were owned by the state or in which the state had a property interest, such as a lien on improvements, or title to contents. One bill would result in the fund writing fire and extended coverage on more than \$100 million additional risks. Its assets now are less than \$1 million and its current liability exceeds \$70 million.

Under the old law, when the assets should reach \$500,000 premium rates were to be reduced. An amendment eliminates that provision, and thus would permit the fund management to make any revision upward that it might desire.

Several compensation bills also are opposed. They effect increases in weekly benefits, number of weeks of benefits, medical expense allowances, second injury benefits, and compensation for occupational diseases.

Auto Adjusters Set Up Repair Cost Control Plan

SAN FRANCISCO—Automobile claims superintendents, comprising the Automobile General Adjusters Assn., have arranged a system for better control over costs of repairs, following a meeting with a group of prominent repair shop owners of San Francisco, who offered their assistance when the situation was explained.

At a luncheon meeting Aug. 20, the results of the previous meeting were discussed and plans of some companies to employ automobile mechanics to estimate all material damage losses were revealed. Hartford already has set up such a system in its Pacific department under supervision of a former repair shop owner who has employed experienced shop mechanics. Considerable improvement in losses in coast territory is expected to result.

Answer is Filed

Gulbransen Company and Standard Piano Hammer Co. have filed an answer in the declaratory judgment action in federal court that was brought by the insurers whose policies were allegedly forged by a Chicago broker—Joseph P. O'Malley. The insurance companies' action was brought by Attorney Samuel Levin and asks a temporary restraining order or injunction against claims or suits under the policies in question and return of the policies is also requested.

Attorney John A. Russell of Chicago filed the answer of Gulbransen and Standard Piano, together with a counter claim for \$2,800 for fire loss that was suffered while these companies held the policies in question. Also included in the counter claim is about \$5,000 for unearned premium. O'Malley had furnished Gulbransen Piano with "policies" for \$60,000 with American Central, \$50,000 with Detroit F. & M., and \$75,000 with Westchester. Standard Piano had \$45,000 with Detroit F. & M.

New H. & A. Conference Committees Are Announced

Twenty-two active "working" committees and three "administrative" committees of the Health & Accident Underwriters Conference have been announced by President George W. Kemper, Fireman's Fund Indemnity. Many of the committees are continuing the studies and work started by their predecessors last year.

Chairmen are: Advisory, G. R. Kendall, Washington National; planning, E. A. McCord, Illinois Mutual Casualty; finance, C. W. Young, Monarch Life; agency management, J. E. Schofield, North American L. & C.; blanks, R. H. Haffner, Business Men's Assurance; business standards, H. P. Skoglund, North American L. & C.; convention, Harry J. Stewart, West Coast Life; education, E. J. Faulkner, Woodmen Accident; franchise, P. G. Korn, National Casualty; group, J. E. Hellgren, Lumbermen's Mutual Casualty; home office management, I. W. Kimmerle, North American L. & C.; hospital insurance, I. A. Weaver, Secured Casualty; legal, C. L. Peterson, Ohio State Life; medical insurance, William Washburn, American Health; membership, O. F. Davis, Illinois Bankers Life; memorials, J. J. Helby, Federal Casualty; non-cellular, H. R. Lawson, Massachusetts Protective; public relations, C. W. Young, Monarch Life; regulatory legislation, Frank L. Harrington, Massachusetts Protective; social insurance, R. J. Wetterlund, Washington National; standard provisions, Jarvis Farley, Massachusetts Indemnity; statistical, T. Loyal Anderson, Federal Life; taxation, John J. Temple, American Hospital-Medical; underwriting, D. B. Alport, Business Men's Assurance. The legislative committee has one member for each state.

W. E. Hall of San Antonio Heads Texas Mutual Agents

At the annual meeting of the Texas Assn. of Mutual Insurance Agents at Austin, W. E. Hall, San Antonio, was elected president; W. M. Stokes, El Paso, and George B. West, San Angelo, vice-presidents.

St. Louis C.P.C.U. Elects

ST. LOUIS—Elmer L. Werner, president Insurers Service Corp., has been elected president of the C.P.C.U. chapter.

Vice-president is Elmer D. English, Insurers Service Corp.; treasurer, Ruth L. Hellman, American Surety, and secretary, Albert L. Weiss.

Citizens Mutual Outing

About 500 attended the agents' meeting and outing of Citizens Mutual Automobile at Lake Chemung near Hollidaysburg, Mich. In addition to agents and adjusters, guests included state legislators and department officials, and several judges and attorneys.

Commissioner Forbes, State Senators Clarence Reid, Detroit, and Elmer Porter, Blissfield; George Burke, Jr., and Don W. Van Winkle were speakers following the dinner which climaxed an afternoon of outdoor activities.

Assets of \$3,200,000 as of July 1 were reported, an increase of \$600,000 since Jan. 1. Premiums written for the first six months were \$1,900,000, an \$800,000 gain over 1946.

Drop Ga. Mid-Year Reports

The Georgia department no longer requires companies doing business there to file semi-annual reports. Even though most of the statements were in skeletonized form, they furnished some slight indication of the year's business.

Miss Mary E. Stewart, secretary to F. F. Ludolph, secretary of the San Antonio Insurance Exchange, was married to R. C. Hassell, Jr.

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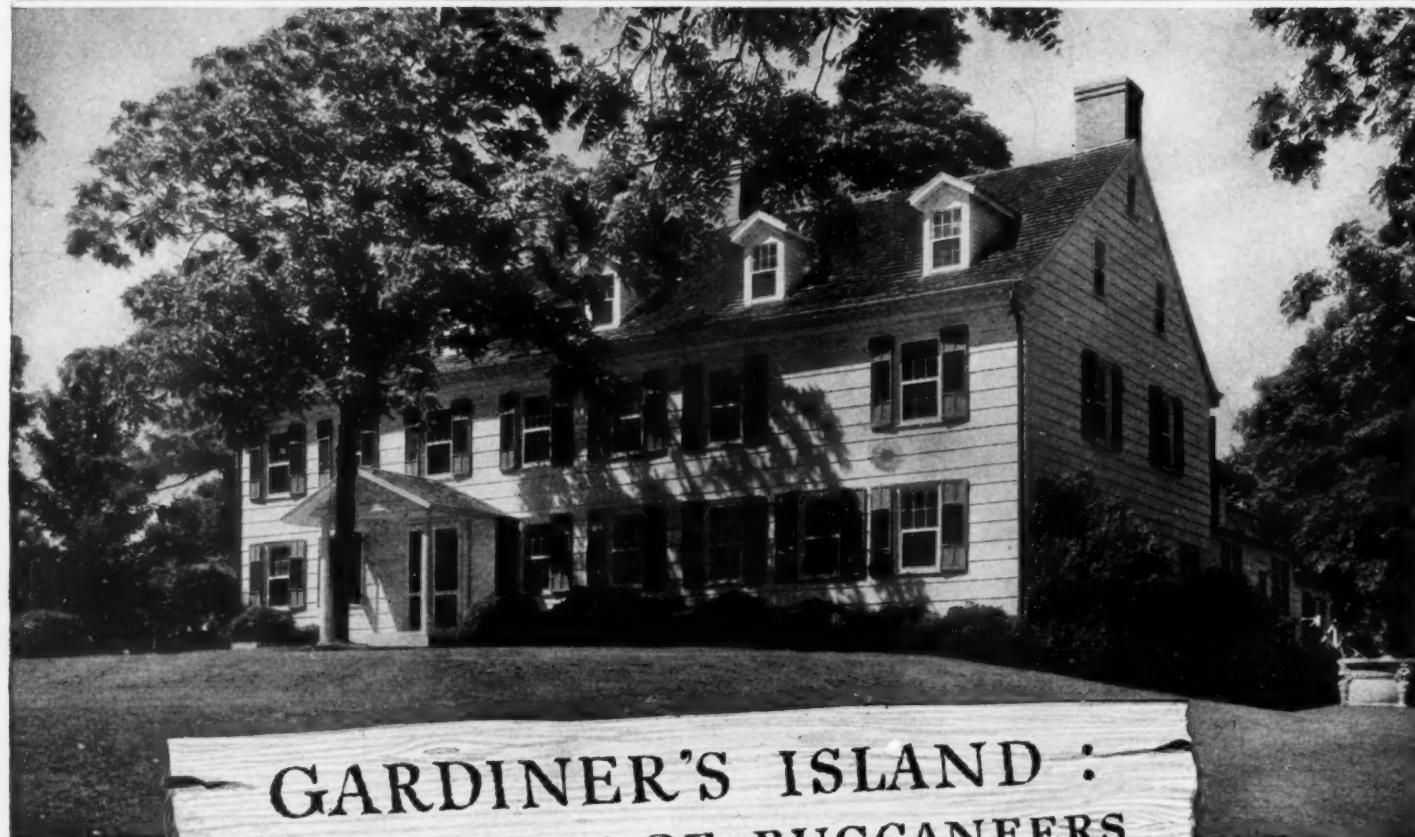
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GARDINER'S ISLAND : WAY STATION OF BUCCANEERS

TRADITION has it that the Indians sold the island they called Manchonac to Lion Gardiner for one large black dog, one gun, a quantity of powder and shot, some rum, and a few Dutch blankets. Whatever the terms of the transaction, the deed of purchase was later confirmed by an English crown grant giving Gardiner full manorial rights. Gardiner moved his family there in 1639 and formed the earliest English settlement in New York State.

Fair and tactful in his dealings with all men, Lion Gardiner was pre-eminently fitted for the task of settling a new country. A remarkably close and steadfast friendship existed between him and Wyandanch, sachem of the Montauks, who in his will named Gardiner guardian of his son. When the chief's daughter was captured on her

wedding night and her husband killed by other Indians, the bride was restored to her parents through Gardiner's efforts.

Handed down from one generation to the next, Gardiner's Island prospered but its annals were far from uneventful. No place along the coast was more persistently frequented by ocean rovers and by foreign enemies in times of war. In 1699 Captain

Kidd landed there and buried treasure. For some reason he took the proprietor into his confidence, at the same time demanding food. The repast so tickled Kidd's palate that he gallantly presented Mrs. Gardiner with an exquisite cloth of gold, which is still in the family's possession.

Less considerate than Captain Kidd were the many privateers and smugglers who pillaged the island in later years. In 1728 a band of desperadoes wounded Gardiner and carried off all the family silver except for one tankard. Dur-

ing the Revolution and War of 1812 British soldiers frequently landed there to forage for supplies.

This 3,300-acre island off the eastern end of Long Island is still owned by a direct descendant of Lion Gardiner, though unfortunately the last manor house was destroyed by fire in January, 1947.



The impressive manor house was built in 1774

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